

Statistics of Police Officers with Unmanageable Debts
(First Half of 2016 – Second Half of 2019)

(i) Reasons of indebtedness for police officers with unmanageable debts :-

Reasons of indebtedness	1st half 2016	2nd half 2016	1st half 2017	2nd half 2017	1st half 2018	2nd half 2018	1st half 2019	2nd half 2019
Gambling	4 (10%)	4 (10.2%)	3 (8.1%)	2 (5.4%)	1 (2.8%)	0 (0%)	1 (4%)	1 (4.2%)
Overspending	2 (5%)	2 (5.1%)	4 (10.8%)	4 (10.8%)	3 (8.3%)	2 (6.9%)	2 (7.5%)	2 (8.3%)
Investment failure	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Business failure	2 (5%)	2 (5.1%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Important life events	4 (10%)	3 (7.8%)	4 (10.8%)	5 (13.5%)	6 (16.7%)	5 (17.2%)	5 (18.5%)	4 (16.7%)
Problems of family members and relatives	27 (67.5%)	28 (71.8%)	26 (70.3%)	26 (70.3%)	26 (72.2%)	22 (75.9%)	19 (70%)	17 (70.8%)
Others	1 (2.5%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Total no. of police officers with unmanageable debts as at end of period	40	39	37	37	36	29	27	24

(ii) No. of police officers declassified / newly identified as having unmanageable debts :-

	1st half 2016	2nd half 2016	1st half 2017	2nd half 2017	1st half 2018	2nd half 2018	1st half 2019	2nd half 2019
No. of officers declassified as having unmanageable debts	10	5	4	2	2	9	3	5
No. of officers newly classified as having unmanageable debts	3	4	2	2	1	2	1	2

(iii) Starting time since which the 24 officers have had unmanageable debts as at 31 December 2019: -

Period of Debts	No. of Officers
Since 2 nd half 2005	1
Since 1 st half 2006	0
Since 2 nd half 2006	1
Since 1 st half 2007	0
Since 2 nd half 2007	0
Since 1 st half 2008	0
Since 2 nd half 2008	0
Since 1 st half 2009	0
Since 2 nd half 2009	0
Since 1 st half 2010	0
Since 2 nd half 2010	1
Since 1 st half 2011	0
Since 2 nd half 2011	0
Since 1 st half 2012	1
Since 2 nd half 2012	1
Since 1 st half 2013	2
Since 2 nd half 2013	0
Since 1 st half 2014	0
Since 2 nd half 2014	1
Since 1 st half 2015	1
Since 2 nd half 2015	1
Since 1 st half 2016	3
Since 2 nd half 2016	3
Since 1 st half 2017	1
Since 2 nd half 2017	2
Since 1 st half 2018	0
Since 2 nd half 2018	2
Since 1 st half 2019	1
Since 2 nd half 2019	2
Total	24

(iv) Total no. of notice of tax recovery issued to police officers : -

	1 st half 2016	2 nd half 2016	1 st half 2017	2 nd half 2017	1 st half 2018	2 nd half 2018	1 st half 2019	2 nd half 2019
No. of notice of tax recovery issued	11	6	42	2	27	4	18	5
Total amount	\$100,678.76	\$59,927	\$389,499	\$17,193	\$217,287	\$26,551	\$213,239.52	\$18,985

(v) No. of police officers with unmanageable debts who were at the same time receiving notice of tax recovery and repaying salary advances under Civil Service Regulation 618 or loans from the Police Welfare Fund : -

	1 st half 2016	2 nd half 2016	1 st half 2017	2 nd half 2017	1 st half 2018	2 nd half 2018	1 st half 2019	2 nd half 2019
No. of notice of tax recovery issued to police officers	11	6	42	2	27	4	18	5
No. of police officers with unmanageable debts who had received notice of tax recovery	0	1	0	0	2	0	1	0
No. of police officers with unmanageable debts who had received notice of tax recovery and were repaying salary advances under Civil Service Regulation 618	0	0	0	0	0	0	0	0
No. of police officers with unmanageable debts who had received notice of tax recovery and were repaying loans from the Police Welfare Fund	0	0	0	0	0	0	0	0