

Statistics of Police Officers with Unmanageable Debts
(Second Half of 2003 - First Half of 2006)

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

Reasons of indebtedness	2nd half 2003	1st half 2004	2nd half 2004	1st half 2005	2nd half 2005	1st half 2006
Gambling	2 (0.7%)	2 (0.9%)	1 (0.5%)	1 (0.6%)	1 (0.7%)	4 (2.5%)
Overspending	37 (13.6%)	29 (12.6%)	23 (12.5%)	22 (13.8%)	17 (11.4%)	16 (10.1%)
Investment Failure	40 (14.7%)	32 (13.9%)	23 (12.5%)	18 (11.3%)	15 (10.1%)	18 (11.4%)
Business Failure	9 (3.3%)	6 (2.6%)	6 (3.3%)	6 (3.8%)	3 (2.0%)	3 (1.9%)
Important Life Events	16 (5.9%)	12 (5.2%)	10 (5.4%)	10 (6.3%)	9 (6.0%)	9 (5.7%)
Others	10 (3.7%)	7 (3.0%)	6 (3.3%)	2 (1.3%)	4 (2.7%)	9 (5.7%)
Problems of family members and relatives	159 (58.2%)	142 (61.7%)	115 (62.5%)	100 (62.9%)	100 (67.1%)	99 (62.7%)
Total No. of OUDs as at end of	273 (100%*)	230 (100%*)	184 (100%*)	159 (100%*)	149 (100%*)	158 (100%*)

* (Rounded up to the nearest integral number)

(ii) No. of incoming (newly identified) and outgoing (declassified and hence not carried forward) Police officers with unmanageable debts: -

	2nd half 2003	1st half 2004	2nd half 2004	1st half 2005	2nd half 2005	1st half 2006
No. of officers declassified as having unmanageable debts	50	63	61	38	35	24
No. of officers having unmanageable debts carried forward to the next survey	253	210	169	146	124	125
No. of officers newly classified as having unmanageable debts	20	20	15	13	25	33

(iii) Starting time since which the 158 officers have had unmanageable debts as at 30 June 2006: -

Period of Debts	No. of Officers
Since 1st half 1999	2
Since 2nd half 1999	0
Since 1st half 2000	1
Since 2nd half 2000	0
Since 1st half 2001	0
Since 2nd half 2001	6
Since 1st half 2002	25
Since 2nd half 2002	19
Since 1st half 2003	14
Since 2nd half 2003	8
Since 1st half 2004	9
Since 2nd half 2004	9
Since 1st half 2005	10
Since 2nd half 2005	22
Since 1st half 2006	33
Total	158

(iv) Total No. of Notice of Tax Recovery issued to Police officers: -

	2nd half of 2003	1st half of 2004	2nd half of 2004	1st half of 2005	2nd half of 2005	1st half of 2006
No. of notice of tax recovery issued	16	178	25	165	15	145
Total amount	\$271,722	\$2,560,887	\$961,798	\$2,833,646	\$209,794.04	\$2,127,238

(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: -

	2nd half of 2003	1st half of 2004	2nd half of 2004	1st half of 2005	2nd half of 2005	1st half of 2006
No. of notice of tax recovery issued to Police officers	16	178	25	165	15	145
No. of OUDs who had received notice of tax recovery	5	11	3	14	4	15
No. of OUDs who had received the notice of tax recovery and repaying salary advances under Civil Service Regulation 618	0	0	0	0	0	1*
No. of OUDs who had received notice of tax recovery and repaying loans from the Police Welfare fund	0	0	0	0	0	1*

** The number refers to the same officer; the advance of salary and loan application from Police Welfare Fund had been approved prior to the officer being classified as having unmanageable debts.*

**Security Bureau
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