

Statistics of Police Officers with Unmanageable Debts
(Second Half of 2004 - First Half of 2007)

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

Reasons of indebtedness	2 nd half 2004	1 st half 2005	2 nd half 2005	1 st half 2006	2 nd half 2006	1 st half 2007
Gambling	1 (0.5%)	1 (0.6%)	1 (0.7%)	4 (2.5%)	2 (1.5%)	2 (1.8%)
Overspending	23 (12.5%)	22 (13.8%)	17 (11.4%)	16 (10.1%)	13 (10.0%)	12 (10.5%)
Investment Failure	23 (12.5%)	18 (11.3%)	15 (10.1%)	18 (11.4%)	13 (10.0%)	10 (8.8%)
Business Failure	6 (3.3%)	6 (3.8%)	3 (2.0%)	3 (1.9%)	2 (1.5%)	2 (1.8%)
Important Life Events	10 (5.4%)	10 (6.3%)	9 (6.0%)	9 (5.7%)	4 (3.1%)	3 (2.6%)
Problems of family members and relatives	115 (62.5%)	100 (62.9%)	100 (67.1%)	99 (62.7%)	90 (69.2%)	78 (68.4%)
Others	6 (3.3%)	2 (1.3%)	4 (2.7%)	9 (5.7%)	6 (4.6%)	7 (6.1%)
Total No. of Police Officers with unmanageable debts as at end of period	184	159	149	158	130	114

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

	2 nd half 2004	1 st half 2005	2 nd half 2005	1 st half 2006	2 nd half 2006	1 st half 2007
No. of officers declassified as having unmanageable debts	61	38	35	24	42	29
No. of officers newly classified as having unmanageable debts	15	13	25	33	14	13

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(iii) Starting time since which the 114 officers have had unmanageable debts as at 30 June 2007 :-

Period of Debts	No. of Officers
Since 1st half 1999	2
Since 2nd half 1999	0
Since 1st half 2000	0
Since 2nd half 2000	0
Since 1st half 2001	0
Since 2nd half 2001	3
Since 1st half 2002	7
Since 2nd half 2002	8
Since 1st half 2003	7
Since 2nd half 2003	3
Since 1st half 2004	5
Since 2nd half 2004	7
Since 1st half 2005	6
Since 2nd half 2005	17
Since 1st half 2006	23
Since 2nd half 2006	13
Since 1st half 2007	13
Total	114

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

	2 nd half 2004	1 st half 2005	2 nd half 2005	1 st half 2006	2 nd half 2006	1 st half 2007
No. of notice of tax recovery issued	25	165	15	145	11	77
Total amount	\$961,798	\$2,833,646	\$209,794.04	\$2,127,238	\$146,453	\$1,006,019

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(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 : -

	2 nd half 2004	1 st half 2005	2 nd half 2005	1 st half 2006	2 nd half 2006	1 st half 2007
No. of notice of tax recovery issued to Police officers	25	165	15	145	11	77
No. of Police officers with unmanageable debts who had received notice of tax recovery	3	14	4	15	2	10
No. of Police officers with unmanageable debts who had received the notice of tax recovery and were repaying salary advances under Civil Service Regulation 618	0	0	0	1*	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	1*	0	0

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

**Security Bureau
August 2007**