

Statistics of Police Officers with Unmanageable Debts
(First Half of 2008 - Second Half of 2010)

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

Reasons of indebtedness	1 st half 2008	2 nd half 2008	1 st half 2009	2 nd half 2009	1 st half 2010	2 nd half 2010
Gambling	2 (1.9%)	2 (2.0%)	2 (2.2%)	4 (4.0%)	5 (5.0%)	3 (3.2%)
Overspending	12 (11.7%)	10 (10.0%)	11 (12.0%)	12 (12.0%)	10 (9.9%)	10 (10.8%)
Investment failure	9 (8.7%)	8 (8.0%)	6 (6.5%)	6 (6.0%)	7 (6.9%)	6 (6.5%)
Business failure	1 (1.0%)	0 (0%)	0 (0%)	1 (1.0%)	0 (0%)	0 (0%)
Important life events	3 (2.9%)	3 (3.0%)	3 (3.3%)	5 (5.0%)	5 (5.0%)	5 (5.4%)
Problems of family members and relatives	71 (68.9%)	74 (74.0%)	68 (73.9%)	69 (69.0%)	72 (71.2%)	67 (72.0%)
Others	5 (4.9%)	3 (3.0%)	2 (2.2%)	3 (3.0%)	2 (2.0%)	2 (2.1%)
Total no. of police officers with unmanageable debts as at end of period	103	100	92	100	101	93

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

	1 st half 2008	2 nd half 2008	1 st half 2009	2 nd half 2009	1 st half 2010	2 nd half 2010
No. of officers declassified as having unmanageable debts	16	12	14	8	11	14
No. of officers newly classified as having unmanageable debts	12	9	6	16	12	6

(iii) Starting time since which the 93 officers have had unmanageable debts as at 31 December 2010: -

Period of Debts	No. of Officers
Since 2 nd half 2001	1
Since 1 st half 2002	0
Since 2 nd half 2002	2
Since 1 st half 2003	2
Since 2 nd half 2003	0
Since 1 st half 2004	2
Since 2 nd half 2004	2
Since 1 st half 2005	1
Since 2 nd half 2005	11
Since 1 st half 2006	8
Since 2 nd half 2006	6
Since 1 st half 2007	4
Since 2 nd half 2007	4
Since 1 st half 2008	11
Since 2 nd half 2008	4
Since 1 st half 2009	5
Since 2 nd half 2009	12
Since 1 st half 2010	12
Since 2 nd half 2010	6
Total	93

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

	1st half 2008	2nd half 2008	1st half 2009	2nd half 2009	1st half 2010	2nd half 2010
No. of notice of tax recovery issued	51	7	59	9	46	4
Total amount	\$575,309	\$51,054	\$414,822	\$71,145	\$430,424	\$2,563

(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 2008	2 nd half 2008	1 st half 2009	2 nd half 2009	1 st half 2010	2 nd half 2010
No. of notice of tax recovery issued to police officers	51	7	59	9	46	4
No. of police officers with unmanageable debts who had received notice of tax recovery	10	1	6	2	10	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
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

Security Bureau
January 2011