

Statistics of Police Officers with Unmanageable Debts
(First Half of 2012 - Second Half of 2014)

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

Reasons of indebtedness	1 st half 2012	2 nd half 2012	1 st half 2013	2 nd half 2013	1 st half 2014	2 nd half 2014
Gambling	3 (4%)	4 (5.6%)	4 (5.6%)	3 (4.9%)	4 (7.1%)	2 (4%)
Overspending	8 (10.8%)	7 (9.7%)	6 (8.5%)	3 (4.9%)	2 (3.6%)	2 (4%)
Investment failure	4 (5.4%)	4 (5.6%)	4 (5.6%)	4 (6.6%)	3 (5.4%)	2 (4%)
Business failure	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	2 (4%)
Important life events	4 (5.4%)	5 (6.9%)	5 (7.1%)	4 (6.6%)	3 (5.4%)	3 (6%)
Problems of family members and relatives	51 (69%)	48 (66.6%)	48 (67.6%)	43 (70.4%)	40 (71.4%)	36 (72%)
Others	4 (5.4%)	4 (5.6%)	4 (5.6%)	4 (6.6%)	4 (7.1%)	3 (6%)
Total no. of police officers with unmanageable debts as at end of period	74	72	71	61	56	50

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

	1 st half 2012	2 nd half 2012	1 st half 2013	2 nd half 2013	1 st half 2014	2 nd half 2014
No. of officers declassified as having unmanageable debts	13	8	5	13	8	11
No. of officers newly classified as having unmanageable debts	6	6	4	3	3	5

(iii) Starting time since which the 50 officers have had unmanageable debts as at 31 December 2014: -

Period of Debts	No. of Officers
Since 1 st half 2004	0
Since 2 nd half 2004	0
Since 1 st half 2005	0
Since 2 nd half 2005	1
Since 1 st half 2006	0
Since 2 nd half 2006	2
Since 1 st half 2007	1
Since 2 nd half 2007	1
Since 1 st half 2008	2
Since 2 nd half 2008	4
Since 1 st half 2009	0
Since 2 nd half 2009	3
Since 1 st half 2010	8
Since 2 nd half 2010	4
Since 1 st half 2011	2
Since 2 nd half 2011	3
Since 1 st half 2012	2
Since 2 nd half 2012	4
Since 1 st half 2013	3
Since 2 nd half 2013	3
Since 1 st half 2014	2
Since 2 nd half 2014	5
Total	50

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

	1 st half 2012	2 nd half 2012	1 st half 2013	2 nd half 2013	1 st half 2014	2 nd half 2014
No. of notice of tax recovery issued	33	4	28	6	36	4
Total amount	\$300,070	\$34,262.31	\$538,323.64	\$21,888	\$552,868.69	\$4,003

(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 2012	2 nd half 2012	1 st half 2013	2 nd half 2013	1 st half 2014	2 nd half 2014
No. of notice of tax recovery issued to police officers	33	4	28	6	36	4
No. of police officers with unmanageable debts who had received notice of tax recovery	1	0	2	0	4	1
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