

**Statistics of Police Officers with Unmanageable Debts**  
**(First Half of 2013 - First Half of 2016)**

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

Reasons of indebtedness	1 <sup>st</sup> half 2013	2 <sup>nd</sup> half 2013	1 <sup>st</sup> half 2014	2 <sup>nd</sup> half 2014	1 <sup>st</sup> half 2015	2 <sup>nd</sup> half 2015	1 <sup>st</sup> half 2016
<b>Gambling</b>	4 (5.6%)	3 (4.9%)	4 (7.1%)	2 (4%)	3 (7%)	4 (8.5%)	4 (10%)
<b>Overspending</b>	6 (8.5%)	3 (4.9%)	2 (3.6%)	2 (4%)	2 4%	1 (2.1%)	2 (5%)
<b>Investment failure</b>	4 (5.6%)	4 (6.6%)	3 (5.4%)	2 (4%)	0 (0%)	0 (0%)	0 (0%)
<b>Business failure</b>	0 (0%)	0 (0%)	0 (0%)	2 (4%)	2 4%	2 (4.3%)	2 (5%)
<b>Important life events</b>	5 (7.1%)	4 (6.6%)	3 (5.4%)	3 (6%)	2 (4%)	3 (6.4%)	4 (10%)
<b>Problems of family members and relatives</b>	48 (67.6%)	43 (70.4%)	40 (71.4%)	36 (72%)	33 (72%)	33 (70.2%)	27 (67.5%)
<b>Others</b>	4 (5.6%)	4 (6.6%)	4 (7.1%)	3 (6%)	4 (9%)	4 (8.5%)	1 (2.5%)
<b>Total no. of police officers with unmanageable debts as at end of period</b>	<b>71</b>	<b>61</b>	<b>56</b>	<b>50</b>	<b>46</b>	<b>47</b>	<b>40</b>

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

	1 <sup>st</sup> half 2013	2 <sup>nd</sup> half 2013	1 <sup>st</sup> half 2014	2 <sup>nd</sup> half 2014	1 <sup>st</sup> half 2015	2 <sup>nd</sup> half 2015	1 <sup>st</sup> half 2016
<b>No. of officers declassified as having unmanageable debts</b>	5	13	8	11	7	5	10
<b>No. of officers newly classified as having unmanageable debts</b>	4	3	3	5	3	6	3

(iii) Starting time since which the 40 officers have had unmanageable debts as at 30 June 2016: -

<b>Period of Debts</b>	<b>No. of Officers</b>
Since 1 <sup>st</sup> half 2005	0
Since 2 <sup>nd</sup> half 2005	1
Since 1 <sup>st</sup> half 2006	0
Since 2 <sup>nd</sup> half 2006	1
Since 1 <sup>st</sup> half 2007	0
Since 2 <sup>nd</sup> half 2007	0
Since 1 <sup>st</sup> half 2008	0
Since 2 <sup>nd</sup> half 2008	3
Since 1 <sup>st</sup> half 2009	0
Since 2 <sup>nd</sup> half 2009	2
Since 1 <sup>st</sup> half 2010	6
Since 2 <sup>nd</sup> half 2010	1
Since 1 <sup>st</sup> half 2011	1
Since 2 <sup>nd</sup> half 2011	1
Since 1 <sup>st</sup> half 2012	1
Since 2 <sup>nd</sup> half 2012	3
Since 1 <sup>st</sup> half 2013	2
Since 2 <sup>nd</sup> half 2013	2
Since 1 <sup>st</sup> half 2014	1
Since 2 <sup>nd</sup> half 2014	5
Since 1 <sup>st</sup> half 2015	2
Since 2 <sup>nd</sup> half 2015	5
Since 1 <sup>st</sup> half 2016	3
<b>Total</b>	<b>40</b>

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

	1 <sup>st</sup> half 2013	2 <sup>nd</sup> half 2013	1 <sup>st</sup> half 2014	2 <sup>nd</sup> half 2014	1 <sup>st</sup> half 2015	2 <sup>nd</sup> half 2015	1 <sup>st</sup> half 2016
No. of notice of tax recovery issued	28	6	36	4	48	4	11
Total amount	\$538,323.64	\$21,888	\$552,868.69	\$4,003	\$770,056.32	\$3,720	\$100,678.76

(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 <sup>st</sup> half 2013	2 <sup>nd</sup> half 2013	1 <sup>st</sup> half 2014	2 <sup>nd</sup> half 2014	1 <sup>st</sup> half 2015	2 <sup>nd</sup> half 2015	1 <sup>st</sup> half 2016
No. of notice of tax recovery issued to police officers	28	6	36	4	48	4	11
No. of police officers with unmanageable debts who had received notice of tax recovery	2	0	4	1	2	0	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
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