

(1) **Reasons of Police officers with unmanageable debts :-**

<b>Reasons of indebtedness</b>	<b>First half of 2000</b>	<b>Second half of 2000</b>	<b>First half of 2001</b>	<b>Second half of 2001</b>	<b>First half of 2002</b>
<b>Gambling</b>	16 (8.1%)	15 (7.4%)	11 (5.1%)	12 (4.8%)	10 (3.5%)
<b>Overspending</b>	34 (17.2%)	34 (16.8%)	34 (15.8%)	34 (13.7%)	39 (13.5%)
<b>Investment Failure</b>	21 (10.6%)	29 (14.3%)	33 (15.3%)	34 (13.7%)	39 (13.5%)
<b>Business Failure</b>	9 (4.5%)	8 (4.0%)	6 (2.8%)	7 (2.8%)	8 (2.8%)
<b>Important Life Events</b>	14 (7.1%)	11 (5.5%)	12 (5.6%)	13 (5.2%)	14 (4.8%)
<b>Others</b>	6 (3.0%)	6 (3.0%)	10 (4.7%)	11 (4.4%)	13 (4.5%)
<b>Problems of family members and relatives</b>	98 (49.5%)	99 (49%)	109 (50.7%)	138 (55.4%)	166 (57.4%)
<b>Total</b>	<b>198</b> <b>(100%)</b>	<b>202</b> <b>(100%)</b>	<b>215</b> <b>(100%)</b>	<b>249</b> <b>(100%)</b>	<b>289</b> <b>(100%)</b>

(2) **No. of incoming (newly identified) and outgoing (removed from the list and therefore not carried forward) Police officers with unmanageable debts :-**

	<b>First half of 2000</b>	<b>Second half of 2000</b>	<b>First half of 2001</b>	<b>Second half of 2001</b>	<b>First half of 2002</b>
<b>No. of officers not carried forward</b>	48	31	43	31	33
<b>No. of officers carried forward from last survey</b>	129	167	159	184	216
<b>No. of officers newly identified</b>	69	35	56	65	73

- (3) The starting time since which the 289 officers have had unmanageable debts as at 30 June 2002 : -

Period of Debts	No. of Officers
Since first half of 1996	2
Since second half of 1996	1
Since first half of 1997	1
Since second half of 1997	1
Since first half of 1998	5
Since second half of 1998	5
Since first half of 1999	20
Since second half of 1999	22
Since first half of 2000	35
Since second half of 2000	24
Since first half of 2001	40
Since second half of 2001	60
Since first half of 2002	73
<b>Total</b>	<b>289</b>

- (4) Total number of Notices of Tax Recovery issued

	First half of 2000	Second half of 2000	First half of 2001	Second half of 2001	First half of 2002
<b>No. of Notices issued</b>	324	39	271	14	220
<b>Total outstanding tax</b>	\$5,046,647	\$660,238	\$3,037,776	\$235,027	\$3,357,376

- (5) **Total No. of notices of tax recovery, No. of officers with unmanageable debts who were issued with notices of tax recovery, and/or with CSR 618, and/or Police Welfare Fund (PWF) loans :-**

	<b>First half of 2000</b>	<b>Second half of 2000</b>	<b>First half of 2001</b>	<b>Second half of 2001</b>	<b>First half of 2002</b>
<b>Total No. of Tax Recovery Notices issued</b>	324	39	271	14	220
<b>No. of officers with unmanageable debts who have received notice(s) of tax recovery</b>	40 (5 of them with CSR 618, another one with PWF loans)	4 (none of them with CSR 618 or PWF loans)	23 (none of them with CSR 618 and one of them with PWF loans)	0	26 (one of them with CSR 618 and none of them with PWF loans)

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