

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

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Reasons of indebtedness	First half of 2000	Second half of 2000	First half of 2001	Second half of 2001	First half of 2002	Second half of 2002
<b>Gambling</b>	16 (8.1%)	15 (7.4%)	11 (5.1%)	12 (4.8%)	10 (3.5%)	10 (3.3%)
<b>Overspending</b>	34 (17.2%)	34 (16.8%)	34 (15.8%)	34 (13.7%)	39 (13.5%)	40 (13.2%)
<b>Investment Failure</b>	21 (10.6%)	29 (14.3%)	33 (15.3%)	34 (13.7%)	39 (13.5%)	42 (13.9%)
<b>Business Failure</b>	9 (4.5%)	8 (4.0%)	6 (2.8%)	7 (2.8%)	8 (2.8%)	9 (3.0%)
<b>Important Life Events</b>	14 (7.1%)	11 (5.5%)	12 (5.6%)	13 (5.2%)	14 (4.8%)	16 (5.3%)
<b>Others</b>	6 (3.0%)	6 (3.0%)	10 (4.7%)	11 (4.4%)	13 (4.5%)	10 (3.3%)
<b>Problems of family members and relatives</b>	98 (49.5%)	99 (49%)	109 (50.7%)	138 (55.4%)	166 (57.4%)	175 (57.9%)
<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>	<b>302</b> <b>(100%)</b>

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

	First half of 2000	Second half of 2000	First half of 2001	Second half of 2001	First half of 2002	Second half of 2002
<b>No. of officers not carried forward</b>	48	31	43	31	33	44
<b>No. of officers carried forward from last survey</b>	129	167	159	184	216	245
<b>No. of officers newly identified</b>	69	35	56	65	73	57

(iii) The starting time since which the 302 officers have had unmanageable debts as at 31 December 2002 : -

Period of Debts	No. of Officers
Since first half of 1996	2
Since second half of 1996	1
Since first half of 1997	0
Since second half of 1997	1
Since first half of 1998	4
Since second half of 1998	3
Since first half of 1999	19
Since second half of 1999	18
Since first half of 2000	32
Since second half of 2000	20
Since first half of 2001	33
Since second half of 2001	50
Since first half of 2002	62
Since second half of 2002	57
<b>Total</b>	<b>302</b>

(iv) 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	Second half of 2002
<b>No. of Notices issued</b>	324	39	271	14	220	13
<b>Total outstanding tax</b>	\$5,046,647	\$660,238	\$3,037,776	\$235,027	\$3,357,376	\$106,625

(v) **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>Second half of 2002</b>
<b>Total No. of Tax Recovery Notices issued</b>	324	39	271	14	220	13
<b>No. of officers with unmanageable debts who have received notice(s) of tax recovery</b>	40 ( 5 of them with CSR618, 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)	2  (none of them with CSR 618 or PWF loans)

**Security Bureau  
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