

# LAW ENFORCEMENT PERSONNEL FINANCIAL INVESTIGATIVE REPORT AND COST ANALYSIS (F.I.R.A.C.A.)



**JUNE 5, 2026**

PREPARED BY CHRIS B.R.

POLL DATA RANGES FROM JUNE 2023 UNTIL JUNE 2026

## TABLE OF CONTENTS

<b>PAGE TITLE</b>	<b>PAGE NUMBER</b>
<b>COVER</b>	1
<b>TABLE OF CONTENTS</b>	2
<b>ABOUT THE AUTHOR</b>	3
<b>EXECUTIVE SUMMARY</b>	4
<b>STUDY GROUP DEMOGRAPHICS</b>	5
<b>FINANCIAL SURVEY 2026</b>	6
<b>FINANCIAL SURVEY 2025</b>	7
<b>FINANCIAL SURVEY 2024</b>	8
<b>FINANCIAL SURVEY 2023</b>	9
<b>MAIN CAUSES OF FINANCIAL DISPARITY</b>	10
<b>AVERAGE COST OF LIVING WITH 3 BEDROOM HOME IN LAS VEGAS, NV</b>	11
<b>THE MASSIVE PAY GAP FOR OFFICERS UNDER 10 YRS OF SERVICE</b>	12
<b>ESTIMATED RETENTION AND ATTRITION</b>	13
<b>10-YEAR IMPACT ANALYSIS</b>	14
<b>OFFICER DISSATISFACTION POLLS</b>	15
<b>PAY GAP FINAL RECOMMENDATION</b>	16
<b>CONCLUSION</b>	17

# ABOUT THE AUTHOR

Chris B.R. (shortened for privacy purposes) is the founder and owner of VegasBlueAlliance, a law enforcement-focused media and community platform dedicated to supporting officers, their families, and the communities they serve since 2018. With approximately eight years of experience working around law enforcement professionals at the local, state, and federal levels, Chris has developed a strong understanding of the challenges, sacrifices, and responsibilities associated with modern policing. Chris is also a law enforcement historian whose work focuses on documenting significant events, preserving agency history, and highlighting the service and dedication of public safety personnel across the United States.

Chris is engaged in obtaining a Bachelor of Science in Criminal Justice, where he continues to expand his knowledge of criminal justice systems, public policy, law enforcement operations, and community safety. His academic studies, combined with years of experience working closely with the law enforcement community, have provided him with a unique perspective that blends research, historical preservation, and practical insight into the profession.

In April 2026, Chris survived a life-threatening medical emergency after suffering a seizure that caused him to strike his head against a booth, resulting in serious injuries. The incident became one of the most challenging experiences of his life and served as a reminder of how quickly circumstances can change. Through determination, medical care, and the support of family, friends, and members of the law enforcement community, he continued his recovery and is doing well today.

Chris would like to extend his sincere gratitude to the many law enforcement officers and public safety professionals who offered encouragement and support during his recovery. Today, VegasBlueAlliance continues to grow as a trusted platform for public safety discussions, officer wellness awareness, historical preservation, and law enforcement advocacy. As of June 2026, the platform has reached 5,713 followers, reflecting a growing audience committed to informed discussions surrounding policing and public safety. Through reports, articles, social media outreach, and community engagement efforts, Chris remains committed to supporting the law enforcement profession while preserving the stories, history, and service of those who wear the badge.

# EXECUTIVE SUMMARY

Local law enforcement officers are constantly under pressure to uphold the law, de-escalate, and put themselves in harm's way to protect other innocent people. Not to mention the countless times that officers have been ambushed while on duty and off duty. Officers deal with the public daily, and it is certainly not a job for the faint at heart. We are here to support these brave, courageous, and rectitudinous police officers that keep Las Vegas safe who do not let our city fall into the hands of the “bad guys.”



Starting in 2023, VegasBlueAlliance (aka VBA\_LV on Instagram) began polling law enforcement officers on their finances. VBA\_LV began with approximately 500 law enforcement officers from Clark County, NV. Area. At that time, approximately 90% of our followers on Instagram were from Clark County, NV. Our polls were conducted through Instagram “close friend stories” which is a list of followers who can access specific stories on Instagram as a free benefit to them from our page. At the present time, we have nearly 2,100 law enforcement officers following us, and the list is growing every single day. We have received attention from law enforcement agencies and unions on the issues we discuss in a transparent anonymous environment.

The problem that exists today for law enforcement officers in Clark County, NV. Is that their pay is absurdly low and not competitive for what the position requires and the threats from within their agency and externally. We are hoping by sharing this report that it will garner attention not only to fellow law enforcement officers but to all who care about improving morale, retaining more cops, and having a more motivated police force to enforce the laws and respond to crimes. This pay issue exists across the board for every law enforcement agency in Clark County and includes Nevada State Police who are barely surviving. It is time to make permanent changes to pay that will last for years and not let our police officers be stuck with barely being able to get by on paycheck to paycheck. Not all officers are in a financially successful state. 60-65% are living paycheck to paycheck according to our polls as of June 2026.

## STUDY GROUP DEMOGRAPHICS AND METHODOLOGY (2026)

The findings presented in this report are based on survey responses and participation from a verified study group consisting of approximately 2,100 law enforcement professionals as of June 2026. Participants represent all levels of law enforcement, including local, state, and federal agencies. To ensure the integrity of the data, participants were required to undergo a verification process that included the submission and review of a valid law enforcement badge and corresponding photographic identification.

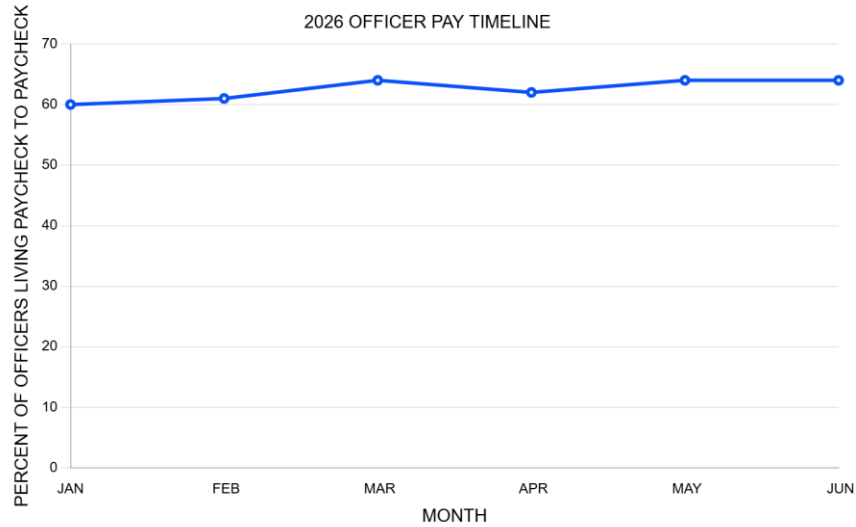


Of the verified participants, approximately 90% reside and work within the Las Vegas Valley and surrounding Clark County region, while the remaining 10% are employed by agencies located outside the State of Nevada. The demographic composition of the study group consists of 72% male participants and 28% female participants, with ages ranging from 21 to 73 years old. Approximately 1568 officers are in their first five years, with the remainder having over 5 years. The size, geographic concentration, and professional diversity of the study group provide a substantial sample for evaluating officer perceptions regarding compensation, cost of living, retention, recruitment, and overall financial well-being. While most participants are from Southern Nevada, the inclusion of officers from other jurisdictions allows for broader comparison and context regarding law enforcement compensation trends and workforce concerns nationwide.

# FINANCIAL SURVEYS AND POLLING DATA

Clark County, Nevada

STARTING FROM 2026:



**January: 60%, February: 61%, March: 64%, April: 62%, May: 64%, June: 64%**

2,119 law enforcement officers January through June indicate that an average of 62.5% of law enforcement officers reported living paycheck to paycheck during the six-month period. Monthly results ranged from a low of 60% in January to a high of 64% in March, May, and June, demonstrating a consistently elevated level of financial strain among respondents throughout the reporting period.

The data suggests that nearly two-thirds of surveyed officers are experiencing financial challenges that limit their ability to save money or absorb unexpected expenses. While the percentage increased slightly from 60% in January to 64% by June, the overall trend remained relatively stable, indicating that economic pressures such as housing costs, inflation, healthcare expenses, transportation costs, and other household obligations continue to affect a significant portion of the law enforcement workforce. The six-month average of 62.5% highlights the ongoing need to examine compensation, benefits, and cost-of-living impacts on officer financial well-being and retention.

# 2025

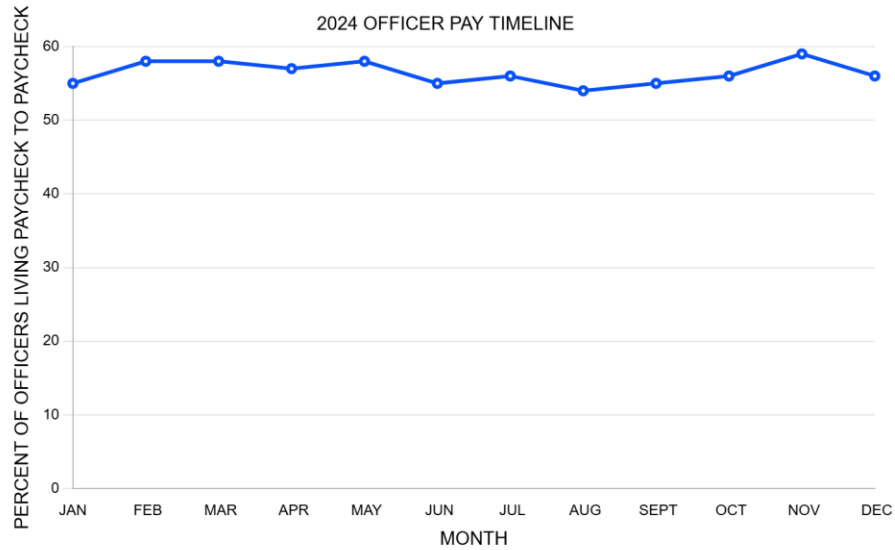


**Jan: 58%, Feb: 57%, Mar: 58%, Apr: 58%, May: 58%, Jun: 59%, Jul: 58%, Aug: 60%, Sep: 59%, Oct: 59%, Nov: 62%, Dec: 63%**

1,514 law enforcement officers throughout 2025 indicated that an average of 59.1% of law enforcement officers reported living paycheck to paycheck, highlighting a persistent level of financial strain within the profession. Monthly results remained relatively stable during the first three quarters of the year, fluctuating between approximately 57% and 60%, before increasing to 62% in November and 63% in December. This upward trend toward the end of the year suggests that financial pressures may have intensified as living expenses continued to rise.

The findings demonstrate that, on average, nearly six out of every ten officers surveyed had trouble maintaining financial stability despite full-time employment. While the percentages remained consistently high throughout 2025, the increase observed during the final months of the year may reflect the cumulative effects of inflation, housing costs, healthcare expenses, and other household obligations.

# 2024

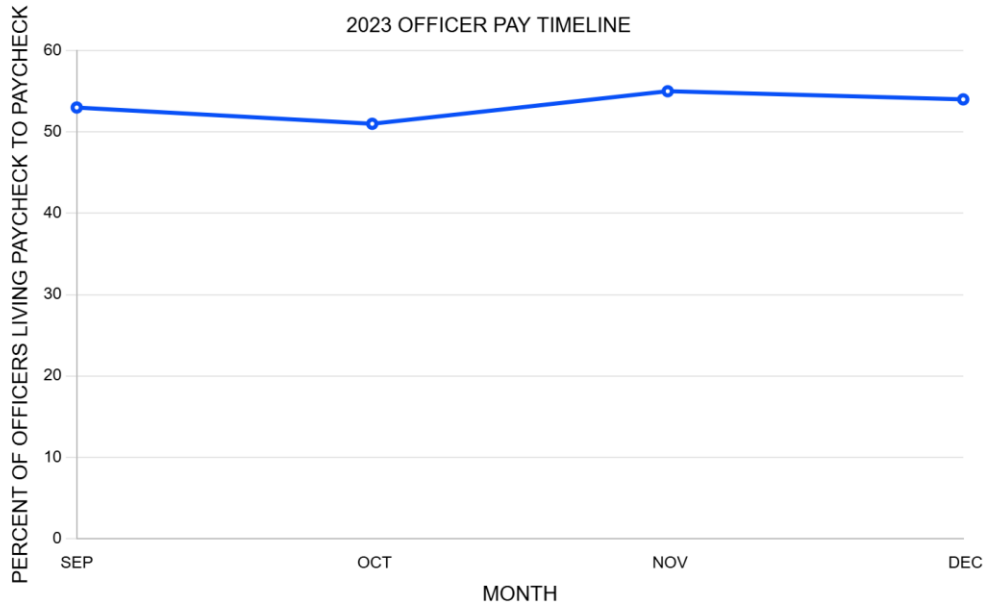


**January: 55%, February: 58%, March: 58%, April: 57%, May: 58%, June: 55%, July: 56%, August: 54%, September: 55%, October: 56%, November: 60%, December: 56%**

1,028 law enforcement officers poll data throughout 2024 indicates that an average of 56.5% of law enforcement officers reported living paycheck to paycheck. Monthly results remained relatively consistent, generally ranging between 54% and 58%, with the highest reported percentage occurring in November at 60%. While fluctuations were modest throughout the year, the data demonstrates that a majority of respondents consistently experienced financial strain despite maintaining employment in the law enforcement profession.

The findings reveal that more than one-half of surveyed officers reported living paycheck to paycheck during every month of 2024. This suggests that rising housing costs, inflation, healthcare expenses, transportation costs, and other day-to-day living expenses continue to place pressure on officer finances. Although the overall average of 56.5% was lower than subsequent survey years, the results still indicate a substantial portion of the law enforcement workforce faced ongoing economic challenges.

# 2023



**September: 53%, October: 52%, November: 56%, December: 55%**

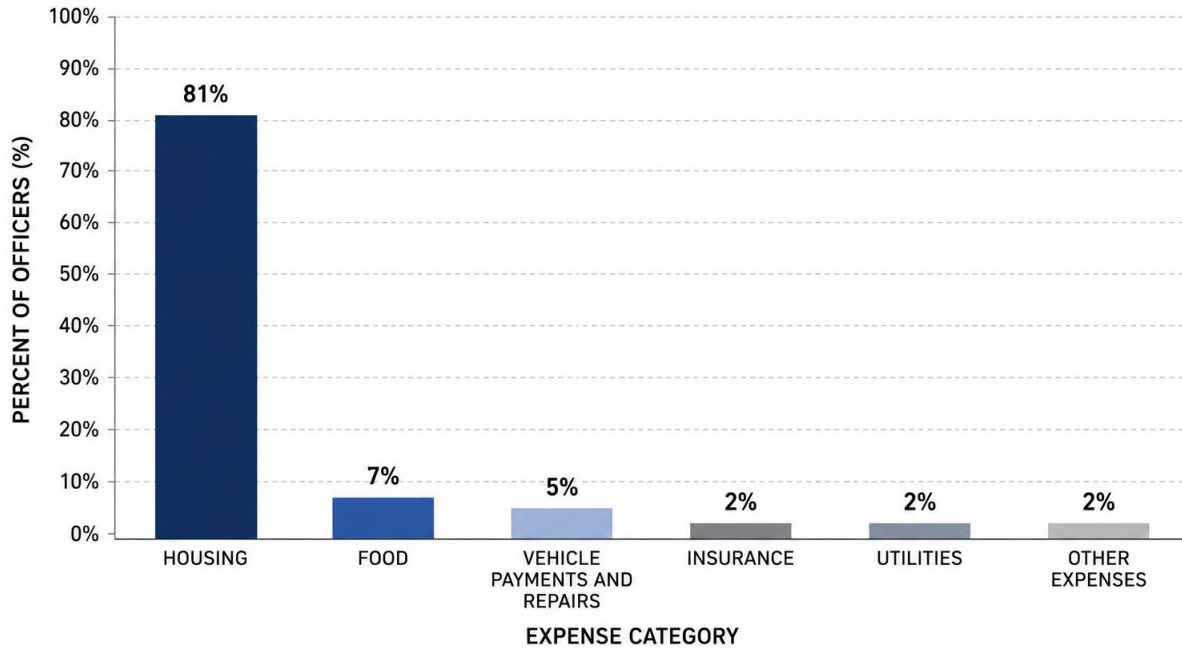
722 law enforcement officers engaged with poll during the final four months of 2023 indicating that an average of 54.0% of law enforcement officers reported living paycheck to paycheck. Monthly responses ranged from approximately 52% to 56%, demonstrating that a majority of surveyed officers were experiencing financial challenges throughout the period. The highest reported percentage occurred in November (56%), while the lowest was observed in October (52%).

Although this was the earliest survey period and involved a smaller respondent pool of approximately 500–700 law enforcement personnel, the findings reveal that financial strain was already a significant concern within the profession. With more than half of respondents reporting that they were living paycheck to paycheck, the results suggest that compensation was not keeping pace with rising living expenses and the demands of the profession. These findings established a baseline trend that continued into subsequent years, with later surveys showing even higher percentages of officers reporting financial hardship. The 2023 average of 54.0% demonstrates that economic concerns among law enforcement personnel were present well before the increased inflationary pressures and cost-of-living challenges observed in later years.

# MAIN CAUSES OF FINANCIAL DISPARITY

## THREE-YEAR AVERAGE: PERCENT OF LAW ENFORCEMENT OFFICERS WHO CONSIDER MAJOR EXPENSES UNAFFORDABLE

(2023–2025)



### Analysis of Three-Year Average Financial Burden Survey (2023–2025)

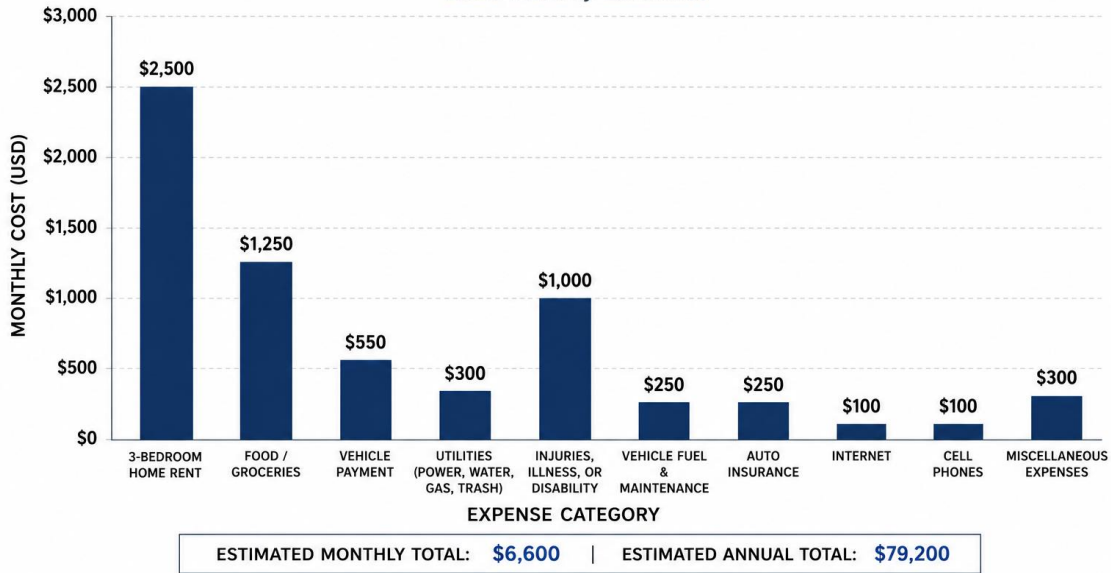
The chart illustrates the primary expenses that law enforcement officers identified as unaffordable over a nearly three-year period from 2023 through 2025. The results demonstrate a significant concentration around one issue: housing affordability. An overwhelming 81% of respondents reported that housing costs were their most unaffordable expense, far exceeding all other categories combined. This finding indicates that housing remains the dominant financial challenge facing officers, particularly in rapidly growing regions such as Clark County, Nevada, where rental rates, mortgage payments, property taxes, and associated housing expenses have increased substantially in recent years. The magnitude of this percentage suggests that housing affordability is the primary driver of financial stress and concerns regarding compensation adequacy among law enforcement personnel.

All other expense categories were reported at substantially lower levels. Food costs accounted for 7% of responses, making it the second most cited financial concern. Vehicle payments and repairs represented 5%, reflecting the increasing costs of transportation, fuel, maintenance, and insurance associated with commuting and daily living. Meanwhile, insurance, utilities, and other expenses each accounted for 2% of responses. While these categories still contribute to overall financial strain, the survey data clearly indicates that they are secondary concerns when compared to the housing crisis affecting officers. Overall, the three-year average demonstrates that financial challenges within the law enforcement profession are overwhelmingly tied to the cost of securing and maintaining housing, reinforcing concerns that compensation growth has not kept pace with the rising cost of living experienced by many officers and their families.

# AVERAGE COST TO LIVE IN 3 BEDROOM HOME IN LAS VEGAS, NEVADA USING CONFIRMED DATA

## ESTIMATED MONTHLY COST OF LIVING FOR A LAW ENFORCEMENT FAMILY IN LAS VEGAS, NEVADA (3-BEDROOM HOME)

*2026 Monthly Estimates*



*Note: Estimates based on Las Vegas market conditions as of June 2026. Costs may vary based on household size, location, and lifestyle.*

The chart above illustrates the estimated monthly cost of living for a law enforcement family residing in a modest three-bedroom home in the Las Vegas Valley. Based on current market conditions, total monthly expenses are estimated at approximately \$6,600 per month, equating to an annual cost of approximately \$79,200 before taxes. Housing represents the largest single expense at \$2,500 per month, accounting for nearly 38% of all monthly household expenditures. Importantly, this housing figure includes not only rent or mortgage costs, but also homeowners or renters insurance, routine repairs, and expected maintenance expenses necessary to maintain a safe and habitable residence. Food and grocery costs represent the second-largest expense category at \$1,250 per month (this also includes feeding family and children), reflecting the increased cost of feeding a family in Southern Nevada. Expenses related to injuries, illness, or disability are estimated at \$1,000 per month (for officers with disability), recognizing the financial impact that medical treatment, prescription medications, rehabilitation services, mental health care, and lost income from illness or injury can have on a household. Additional essential expenses include vehicle payments, fuel and maintenance costs, auto insurance, utilities, internet service, cellular phone service, and miscellaneous household necessities.

The findings demonstrate that a law enforcement family in Las Vegas may require nearly \$80,000 annually simply to maintain a modest middle-class standard of living. Even with careful budgeting, the combined costs of housing, food, transportation, healthcare-related expenses, utilities, and insurance leave limited room for savings, emergency funds, retirement planning, or unexpected financial setbacks. These financial realities help explain why a significant percentage of law enforcement officers continue to report living paycheck to paycheck despite working full-time in a profession that carries substantial responsibilities, risks, and public service obligations.

## THE MASSIVE PAY GAP IN THE FIRST 10 YEARS AS A COP IN CLARK COUNTY, NEVADA

The three-year survey data demonstrates that 81% of law enforcement officers identified housing as their most unaffordable expense, making it by far the largest financial concern facing officers. When compared against LVMPD's starting salary of \$63,128 annually, the challenge becomes clear. A commonly accepted affordability standard suggests that housing costs should not exceed approximately 30% of gross household income. Based on this guideline, a newly hired officer would ideally spend no more than about \$1,575 per month on housing. However, current market rents and mortgage payments for a typical three-bedroom home in the Las Vegas Valley often exceed this amount, forcing many officers to devote a significantly larger portion of their income to housing expenses.

As officers advance through the pay scale and approach the top-step salary of \$116,272 annually, housing becomes substantially more attainable. At that income level, an officer could reasonably support housing costs exceeding \$2,900 per month while remaining within traditional affordability guidelines. The concern highlighted by this survey is that officers may spend many years working toward that pay level while facing immediate housing costs upon entering the profession. This creates a recruitment and retention challenge, as new officers are often expected to live and work in one of the nation's fastest-growing metropolitan areas while earning salaries that may not adequately offset rapidly rising housing costs. The fact that housing alone accounts for more than four out of every five affordability concerns demonstrates that compensation growth has struggled to keep pace with the cost of living, particularly during the early years of an officer's career.

The survey findings suggest that housing affordability is not simply a personal financial issue, but a workforce sustainability issue. When most of the officer's report that housing is their primary financial burden, agencies may experience increased difficulty attracting qualified candidates, retaining experienced personnel, and maintaining long-term workforce stability. The disparity between starting pay and local housing costs appears to be a significant factor contributing to financial stress among law enforcement officers in Southern Nevada.

### Example Using 2,100 Law Enforcement Officers Hired at Major Police Department

ON FORCE IN 2026	OFCRS REMAINING AT 2 YRS OF SERVICE	OFCRS REMAINING AT 5 YRS OF SERVICE	ESTIMATED OFFICERS REMAINING AT 10 YEARS IF PAY REMAINS SAME	TOTAL # OF OFFICERS THAT LEFT WITHIN 10 YR PERIOD	NOTES
2,100 OFCRS	1,680 OFCRS	1,365 OFCRS	775 OFCRS	1,122 (AVG) CALC BY US	AVERAGE ATTRITION RATE NATIONALLY
PERCENTAGE LOST	80%	35%	64%		
# OF OFFICERS THAT EITHER QUIT, RETIRED, OR TERMINATED	420	735	1,345		

# ESTIMATED RETENTION AND ATTRITION IMPACT

Based on an estimated retention rate of 80% after two years and 65% after five years, a hiring cohort of 2,100 officers would be expected to decline to approximately 1,680 officers after two years, representing a loss of 420 officers. By the five-year mark, the same cohort would be expected to decline further to approximately 1,365 officers, resulting in a total loss of 735 officers from the original hiring group.

This means that for every 2,100 officers hired, approximately one out of every three officers would no longer be employed with the department within five years. The average loss rate would equate to roughly 147 officers per year over a five-year period. As a result, recruitment efforts alone may not be sufficient to maintain staffing levels unless retention challenges are also addressed. Agencies experiencing significant attrition must continually hire and train new officers simply to maintain existing staffing levels rather than increasing them.

When applied to a department staffed at approximately 2,100 commissioned officers, retention becomes a critical component of workforce stability. Using conservative law-enforcement retention estimates, approximately 420 officers could be expected to leave within the first two years of employment, while as many as 1,345 officers could leave within five years if pay stays the same or increases very slowly. This level of attrition creates a substantial financial burden due to recruitment, academy training, field training, equipment issuance, and overtime costs required to fill resulting vacancies. More importantly, high turnover can negatively affect patrol staffing, specialized units, institutional knowledge, morale, and the department's ability to provide consistent public safety services. These figures demonstrate that retention is just as important as recruitment when addressing long-term staffing shortages and maintaining an effective police workforce.

# TEN-YEAR IMPACT ANALYSIS

**Compounding Effect of a Potential 3, 5, and 7% Annual Increase**  
*(Based on \$6,600/month and \$79,200/year in 2026)*

*Green equals 3%, Yellow equals 5%, Red equals 7%*

YEAR	% CHANGE AT 3% ANNUAL COL INCREASE	COL GOES UP 3% EACH YEAR	% CHANGE AT 5% ANNUAL COL INCREASE	COL GOES UP 5% EACH YEAR	% CHANGE AT 7% ANNUAL COL INCREASE	COL GOES UP 7% EACH YEAR
2026	0%	\$6,600	0%	\$6,600	0%	\$6,600
2027	3%	\$6,798	5%	\$6,930	7%	\$7,062
2028	6.1%	\$7,002	10.3%	\$7,277	14.5%	\$7,556
2029	9.3%	\$7,212	15.8%	\$7,640	22.5%	\$8,085
2030	12.6%	\$7,432	21.6%	\$8,022	31.1%	\$8,651
2031	15.9%	\$7,649	27.6%	\$8,423	40.3%	\$9,256
2032	19.4%	\$7,880	34%	\$8,884	50.1%	\$9,904
2033	22.9%	\$8,111	40.7%	\$9,286	60.6%	\$10,597
2034	26.7%	\$8,362	47.7%	\$9,751	71.8%	\$11,339
2035	30.5%	\$8,613	55.1%	\$10,239	83.9%	\$12,133
2036	34.4%	\$8,870	62.9%	\$10,751	96.7%	\$12,982

## Ten-Year Impact Analysis of Cost-of-Living Increases

This analysis demonstrates the long-term financial impact of annual cost-of-living (COL) adjustments when compounded over a ten-year period. Using a baseline monthly income of \$6,600 (\$79,200 annually) in 2026, the chart compares the effects of 3%, 5%, and 7% annual increases. While the yearly differences may appear modest initially, the power of compounding causes significant divergence over time. By 2036, a 3% annual increase results in a cumulative gain of 34.4%, increasing monthly earnings to approximately \$8,870, while a 5% annual increase produces a 62.9% cumulative gain and a monthly income of approximately \$10,751.

The impact becomes even more substantial under a 7% annual increase scenario. By 2036, the cumulative increase reaches 96.7%, nearly doubling the original income and raising monthly earnings to approximately \$12,982. This illustrates how even small differences in annual COL adjustments can create large disparities in purchasing power and quality of life over an extended period. The difference between a 3% and 7% annual increase amounts to more than \$4,100 per month by the end of the ten-year period.

For law enforcement officers and other public safety professionals facing rapidly rising housing, insurance, healthcare, and everyday living costs, this analysis highlights the importance of maintaining COL increases that keep pace with economic realities. Without meaningful adjustments, employees may experience a gradual erosion of purchasing power despite receiving annual raises. Conversely, sustained and competitive COL increases can significantly improve financial stability, retention, recruitment, and long-term career viability within public safety professions.

## OFFICER DISSATISFACTION POLLS (2,100 OFFICERS VERIFIED)

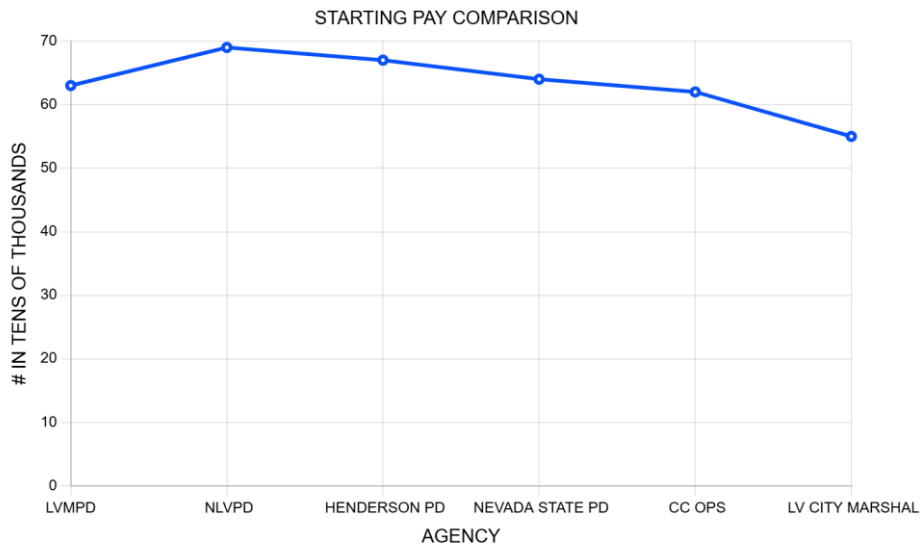
Survey results collected through June 2026 reveal significant concerns among law enforcement personnel regarding compensation and the actions being taken to address pay-related issues. An overwhelming 89% of officers reported dissatisfaction with their current pay, indicating that many believe compensation has not kept pace with increasing living expenses, professional responsibilities, and occupational risks.

Additionally, 92% of respondents stated that local and state politicians are not taking meaningful action to address officer pay concerns, representing the highest level of dissatisfaction among all survey categories. Officers also expressed concerns regarding agency leadership and organizational efforts, with 78% reporting that police departments have not taken sufficient action to address compensation issues. This suggests many officers believe additional measures could be taken at the departmental level to improve recruitment, retention, and workforce stability.

Furthermore, 42% of respondents indicated that unions or labor organizations are not actively pursuing the level of pay increases they believe are necessary, reflecting a notable portion of the workforce seeking stronger advocacy efforts. Collectively, these findings suggest that compensation remains one of the most significant workforce concerns facing law enforcement personnel in 2026. The data indicates widespread frustration regarding affordability, retention challenges, and the perceived lack of action from multiple stakeholders responsible for addressing officer compensation and quality-of-life concerns.

Notably, only 12% of officers reported that they believe their agency is actively attempting to secure substantial pay increases, indicating limited confidence among respondents that significant compensation improvements are currently being pursued.

**STARTING PAY FOR LOCAL POLICE OFFICERS ROUNDED TO NEAREST THOUSAND**  
**LVMPD: \$63K, NLV: \$69K, HENDERSON: 68K, NEVADA STATE: \$64K, COUNTY OPS: \$62K, LV CITY MARSHALS: 55K**



## PAY GAP RECOMMENDATIONS

Based on our internal calculations, which include most of the charts and data maintained over time since 2023, a new Las Vegas Metro Officer would need to earn a minimum of **\$75, 864 as a Recruit** annually to be competitive and safeguard finances for the first 10 years. Our estimates suggest that retention would significantly improve along with morale which dips after the first two years in a police officer's career. A **second-year police officer** would need to be making **\$84,540** to be competitive and retain the most candidates considering cost of living and unexpected expenses. The maximum **top officer pay should cap at \$131,580. The compounded annual growth rate for every year after two years on duty shall remain at 2.52% minus any cost-of-living adjustments.**

The required plan to increase pay for officers would require potential tax increases that are calculated and approved by appropriate jurisdiction depending on agency. In the case of Clark County, Nevada, there is a challenging process to divert more funds to law enforcement agencies and would require significant communication and petitioning through county government officials, police departments, and the public. Consideration can be established to increase contract pay through various stakeholders, county general fund, and research any potential federal or state grants that can also be applied.

One anonymous officer included in pay discussion with VegasBlueAlliance came up with the suggestion of including unions and police departments in talks for adding hazard pay that fills the pay gap to an extent but would not appear to close the pay gap as much as expected.

The intent of closing the pay gap would require major planning, economic studies, and involvement from required parties to work together and secure meaningful changes. However, in the current structure of contractual planning, involvement from third parties such as VegasBlueAlliance would not be effective alone and requires an official petition signed by more than 2,500 officers (whether anonymous or not).

## CONCLUSION

Public safety depends upon the recruitment, development, and retention of highly qualified law enforcement professionals. The findings contained within this report suggest that compensation, affordability, and economic uncertainty remain significant concerns among officers. Addressing these issues requires collaboration among elected officials, law enforcement executives, labor organizations, community leaders, and other stakeholders. The recommendations contained herein are intended to encourage constructive dialogue and proactive solutions that support both the law enforcement profession and the communities these professionals serve. Investing in those who protect the public is ultimately an investment in the long-term safety, stability, and well-being of our communities.



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