

BRIEFING NOTE TO SECD ON BUDGET 2025

Subject: Structural Inequities Affecting RCMP Civilian Members (CMs): Pension Policy Changes, Gendered Impacts, and Systemic Exclusion regarding, “The subject matter of elements contained in Div. 19, 20 and 21 of Pt. 5 of Bill C-15, An Act to implement certain provisions of the budget, 2025, meeting December 8, 2025”

Prepared by: Holly Richter White, RCMP Civilian Member, President, **CAPE Local 532**

Date: December 10, 2025

The Civilian Members in CAPE (532) are pleased with the operational support given to the RCMP as a result of Budget 2025. However, it should not come at the cost of the people enacting and supporting these operational enhancements. Moreover, CAPE CMs, precisely because they are a minority of their bargaining agent, had the expectation of duty of care by the RCMP toward its civilian members, but instead the RCMP has excluded us from consultation and representation, and undercuts its own core values of demonstrating respect and showing compassion. This consistent mismanagement places primarily women civilian members at risk in a RCMP system of structural inequities, especially compared to the male regular member.

Be it noted that CAPE fully supports the National Police Federation’s testimony to SECD on Dec 8, 2025, as also mostly representative of the CAPE CM experience. However there are notable differences in the outcomes for civilian members compared to regular members.

CAPE also supports the written submission made by CUPE 104. No civilian member bargaining agent was invited to offer testimony in person, as the civilian member exclusion exists widely.

ISSUE

Across pensions, disability benefits, retirement programs, and representation, CMs—primarily women—face a structural inequity through Bill C-15, created by TBS’s fragmentation of bargaining representation and the RCMP’s ongoing exclusion of CMs from governance. These interconnected decisions create cumulative, gendered financial harm.

BACKGROUND AND CONTEXT

Fragmentation of CMs Into Seven Unions (Post-2016)

Following Treasury Board Secretariat (TBS) decisions related to deeming (which was later revoked by TBS), RCMP Civilian Members, who were previously a unified workforce, were placed into **seven separate bargaining agents**, where they now represent between **3–5%** of

total membership in six of those unions. Only CUPE 104 has a proportionally larger CM presence.

Impact:

- CMs lost a unified advocacy structure.
- Bargaining agents lacked RCMP-specific technical expertise, legal context, and pension knowledge.
- CMs became a “minority constituency” in every bargaining table, weakening their ability to challenge inequities.

This fragmentation has placed CMs, especially women who are 75% of CAPE Local 532’s membership, at a permanent structural disadvantage compared to both RCMP Regular Members (who enjoy 100% representation through the NPF) and Public Service Employees (PSEs) who comprise over 95% of their unions.

BUDGET 2025 ISSUES

1. Early Retirement Initiative (ERI) — CMs Excluded

The recent federal Early Retirement Initiative, which was widely anticipated and beneficial for older workforces experiencing burnout, trauma, or medically related attrition, excluded all CMs without justification, even though we are now harmonized with the Public Service in our collective agreements.

Gendered impact:

A significant proportion of CMs medically retiring or on reduced duties are women experiencing duty-related psychological injuries. ERI exclusion removed a critical safety valve for these members.

2. Veterans Affairs Disability Pension Indexation: Change From CPI + Wage to CPI-Only

Historic Practice (Pre-2027): The RCMP service-related disability benefit was indexed using a combined formula: CPI + wage-related adjustment (which ever was more generous).

- Over the last **23 years**, the wage-related adjustment was used **6 times**, benefitting members with the lowest incomes the most.
- The combined index provided stability for civilian members whose wages lagged behind comparable federal workers.

New Policy (2027): The Government of Canada removed the wage-related component and moved to CPI-only indexing for the RCMP disability pension.

Consequences:

- This reduces long-term disability support, especially for members with chronically suppressed wages.
- CMs, whose incomes have fallen below comparable PSEs due to classification, promotion bottlenecks caused by their employer's gross mismanagement (admitted by TBS by way of a creation of a RCMP CM staffing taskforce in 2025, and demonstrated through the GOC Pension Reports), and gendered occupational patterns, experience disproportionate loss.
- Women CMs are most affected because they hold lower-banded positions, and face more workplace illness and injury, especially harassment and psychological

Specific Issues with this Approach:

Public Service salary comparator: TBS expressly chose *not* to align Civilian Members with the police union universe when determining bargaining agent representation, instead dispersing CMs into public service unions as minority members, and harmonizing their collective agreements with Public Service Employees. Yet, when justifying the shift from wage-based to CPI-only indexation for RCMP disability benefits, the Government now relies on a police service comparator, arguing that CPI is the prevailing practice in police pension environments. TBS cannot choose comparators opportunistically. CMs were placed into the Public Service framework; therefore, Public Service indexing norms, not police pensions, must apply.

Timing and Pay Equity Interaction: The removal of the wage-related adjustment in 2027 coincides with the introduction of pay equity settlements, which will potentially significantly raise wage-related adjustments over the next decade, precisely the time when women would finally have benefitted most from a combined CPI + wage formula. This is because, finally, predominantly lower paid female CM positions are being compared to predominantly far higher male RM positions, who may be doing the exact same quasi-operational or administrative job, such as intelligence or policy. This timing creates the appearance of a pre-emptive withdrawal of a benefit at the moment it would most materially improve women's outcomes.

3. CMs overpaid their Pension Contribution with no rebate/compensation forthcoming

Budget 2025 confirms that RCMP members, including CMs, have **over-contributed** to their pension plans since 2019 due to failure to align RCMP pension design with enhanced CPP/QPP contributions. This failure to harmonize the RCMP pension plan with an amended CPP is not neutral in impact.

It produces a disproportionate financial burden on Civilian Members (CMs) compared to Regular Members (RMs), whose recent large salary growth and sustained promotion rates offset the contribution increase.

No retroactive correction is proposed by the government to benefit those who are retiring soon. Budget 2025 only lowers contributions going forward for active employees. It does not refund past over-payments or compensate disadvantaged groups

This leaves a multi-year uncompensated loss, borne disproportionately by women CMs.

4. CMs Excluded From Pension Governance and Consultation

Pension Advisory Committee Exclusion:

Despite being contributors to the RCMP pension plan, CMs have been deliberately excluded from a seat on their RCMP Pension Advisory Committee by the RCMP for seven years, as recommended to the Minister of Public Safety.

Lack of Consultation:

- No CM bargaining agent was consulted regarding the indexation formula change.
- No CM bargaining agent was consulted regarding oversight changes that would allow the RCMP access to certain Veterans Affairs records.

This represents a systemic breach of the principles of representation, transparency, and duty to consult, particularly when the affected group has a distinct legal and employment history within the RCMP.

5. RCMP Oversight of VAC Files Raises Conflict of Interest and Trust Issues

In her testimony to the Committee, RCMP DG Joanne Rigon stated that... “the sharing of information will be limited to what is relevant to the management of workplace disability benefits, and effective workforce management”. CMs have no reason to trust this, as our workforce management in terms of development, has been excluded by the RCMP over the last nine years, especially those who are duty-related disabled. As a result of bargaining, CMs now have a TBS-proposed CM Staffing Taskforce in order to compel the RCMP to begin to make amends and change structural inequities.

Giving the organization that causes many psychological injuries access to oversight structures for disability benefits undermines trust and raises serious governance concerns. Lack of privacy of data, and workforce management, for nefarious purposes, are all things the RCMP has

exhibited at in the past. The organization cannot be trusted to work on harassment issues for example, as it has been 5 years since the Bastarache Report stated that the recommendations applied equally to women CMs who comprised 40% of the claims, and yet little to nothing has been accomplished on the CM women side.

Disaggregated data shared by Veterans Affairs Canada with the RCMP for high-level policy analysis is appropriate and useful. However, any expansion toward sharing or using individualized medical information to direct member health decisions would be deeply problematic without strict, enforceable guardrails. Trust in RCMP Health Services is currently so low among both Civilian Members and Regular Members that even the perception of broader medical surveillance could lead members to withhold or underreport health conditions for fear of career repercussions. This would ultimately harm individual wellness, reduce early intervention, and undermine the very policy objectives the data sharing is intended to support.

6. Gendered Disadvantage and Income Inequity

Women CMs now demonstrate measurably lower lifetime incomes than PSE women performing similar or lesser duties due to:

- reduced promotion opportunities, (as demonstrated by RCMP Staffing data, and actuarial data in the RCMP Pension Report for 2018 and 2024 <https://www.osfi-bsif.gc.ca/en/oca/actuarial-reports/actuarial-report-pension-plan-royal-canadian-mounted-police-31-march-2024>)
- classification mismatches
- stalled career progression following childrearing and workplace illness
- reassignment to lower-banded roles without recovery pathways
- and the cumulative effect of being structurally divided into multiple unions that cannot advocate effectively on RCMP-specific issues

As a result, Budget 2025 imposes negative impacts on RCMP Civilian Members in CAPE, especially women.

Recommended Actions for SECD Standing Committee

1. Back the continuation of the Public Service indexing comparator for CMs.
2. Support a retroactive correction or credit for recent pension over-contributions.
3. Suggest the RCMP to immediately add a CM representative to the Pension Advisory Committee.
4. Encourage the RCMP to conduct a gendered impact analysis (GBAPlus) for all RCMP-benefit decisions affecting its employees.
5. Propose safeguards against RCMP access to individualized VAC medical data.
6. Request a Treasury Board explanation for the Early Retirement Incentive exclusion of CMs, despite PSE alignment.