

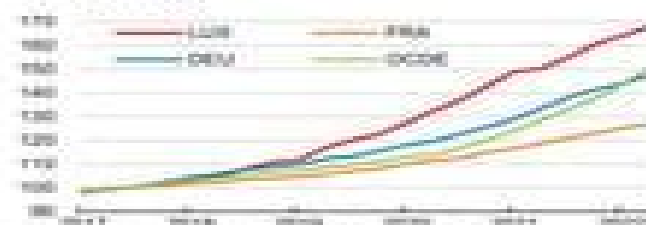
Renforcer la résilience aux risques

Le relèvement des taux d'intérêt à l'échelle mondiale va multiplier les risques dans le secteur financier et sur les marchés du logement à court et moyen terme. Les départs en retraite constituent un risque budgétaire important à long terme.

La volatilité du marché du logement expose certains catégories d'emprunteurs à des risques. La hausse des prix des logements a été supérieure à celle enregistrée dans le reste des pays de l'OCDE (Graphique 2), entraînant l'accessibilité financière au logement et portant le dette des ménages à 180 % de leur revenu disponible net en le premier trimestre 2022. Des mesures macroéconomiques ont été prises pour réduire les risques d'emprunt, et les quantités de financement ont été plafonnées en janvier 2021. Il reste néanmoins que des taux d'intérêt plus élevés et l'accompagnement des difficultés à certains catégories d'emprunteurs ayant encouru des prêts à taux variables, notamment ceux dont les revenus sont les plus faibles, en vue de maintenir une vigilance accrue à l'égard des banques et de l'endettement des ménages, les autorités doivent se tenir prêtes à appliquer un large éventail d'instruments de politique macroéconomique.

Le système budgétaire est très résilient aux chocs, mais pourrait être encore renforcé. Une forte croissance économique, des flux d'immigration solides et un engagement accru à maintenir le dette publique à un niveau bas sont des points forts importants étant donné les défis que la pandémie de la pandémie économique mondiale a posés et qui ont été affrontés. Cependant, les tensions sur les dépenses sont appelées à s'intensifier au fil du temps. Les dépenses de retraite augmentent rapidement et aucune mesure n'est prise, alors que les chocs macroéconomiques liés au changement climatique pourraient être de plus en plus fréquents. L'élaboration d'un cadre plus systématique pour évaluer et franchir les dépenses pourrait renforcer encore la résilience budgétaire.

Graphique 2. Les prix des logements ont beaucoup augmenté
Indice 2017=100



Source : OCDE, Base de données sur les prix des logements.

L'examen en cours du système de retraite est une opportunité pour s'attaquer à la croissance anticipée des dépenses annuelles de pensions, qui pourraient atteindre jusqu'à 9 points de PIB à l'horizon 2070 (Graphique 3). Les perspectives de stabilité de la dette à long terme montrent que dans le scénario le moins défavorable, la dette publique en pourcentage du PIB pourrait se situer à plus de 140 % à l'horizon 2070. Après l'intégration des actifs placés dans les fonds de réserve pour les retraites, le report de l'âge effectif de départ à la retraite et la mise en place d'appareils sociaux équitables, actuellement en cours de départ, les perspectives permettraient d'améliorer le coût du système de pensions et de renforcer l'équité intergénérationnelle.



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