

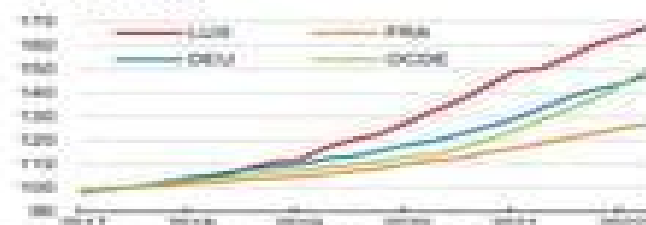
Renforcer la résilience aux risques

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 dépenses de 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 macroprudentielles ont été prises pour réduire les risques d'effacement, 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, risquent de provoquer 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 macroprudentielle.

Le système budgétaire est très résilient aux chocs, mais pourrait être encore amélioré. 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 son impact dévastateur. 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 cas de départ en préretraite permettant d'améliorer le coût du système de pensions et de renforcer l'équité intergénérationnelle.



Perspectives De Locde Sur Les Pensions Priveacutees

OECD



Perspectives De L'ocde Sur Les Pensions Privées:

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2020 edition of the OECD Pensions Outlook examines a series of policy options to help governments improve the sustainability and resilience of pension systems. It considers how to ensure that policy makers balance the trade off between the short term and long term consequences of policy responses to COVID 19, how to determine and assess the adequacy of retirement income, how funded pension arrangements can support individuals in non standard forms of work to save for retirement, how to select default investment strategies, how to address the potential negative consequences from frequent switching of investment strategies, and how retirement income arrangements can share both the investment and longevity risks among different stakeholders in a sustainable manner. This edition also discusses how governments can communicate in a way that helps people choose their optimal investment strategies. Principes de l'OCDE sur la réglementation des pensions professionnelles Méthodologie pour l'évaluation et la mise en œuvre OECD, 2011-04-21

Ce livre propose une approche structurée afin d'évaluer la conformité de la réglementation des pensions professionnelles d'une juridiction aux Principes fondamentaux de réglementation des pensions professionnelles.

OECD Pensions Outlook 2018

Collectif, 2018-12-03 The 2018 edition of the OECD Pensions Outlook examines how pension systems are adapting to improve retirement outcomes. It focuses on designing funded pensions and assesses how different pension arrangements can be combined taking into account various policy objectives and risks involved in saving for retirement. It looks at how countries can improve the design of financial incentives and presents policy guidelines on aligning charges and costs of providing funded pensions. This edition also draws lessons from nationally significant investment institutions on strengthening the governance, investment policies and investment risk management of pension funds. It provides guidelines on improving retirement incomes considering behavioural biases and limited levels of financial knowledge and discusses the implications of mortality differences on retirement incomes across different socioeconomic groups. Lastly, it examines whether survivor pensions are still needed. **Les pensions dans les pays de l'OCDE 2007 Panorama des politiques publiques**

OECD, 2007-08-28 Les politiques publiques en matière de pensions et de retraite ont connu une évolution spectaculaire au cours des dix dernières années. Cet ouvrage présente un cadre cohérent permettant de comparer les politiques menées par les différents pays de l'OCDE. Panorama des pensions 2017 Les indicateurs de l'OCDE et du G20 OECD, 2018-09-14

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Cette version abrégée est la traduction partielle de la version anglaise du Panorama des pensions de l'OCDE. Elle contient le résumé de la publication ainsi que l'introduction et les principaux résultats des chapitres 1 et 2. L'édition 2023 du Panorama des pensions met en lumière les formes des retraites engagées par les pays de l'OCDE au cours des deux dernières années.

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l'OCDE et du G20 OECD,2016-03-31 Ce volume de Panorama des pensions le dixième de cette série passe en revue les formes de pensions entreprises dans les pays de l'OCDE et du G20 depuis deux ans Deux chapitres spécifiques proposent une analyse plus approfondie des pensions du premier pilier et de l'impact des carrières courtes ou interrompues sur les droits pension Panorama des pensions 2021 (version abrégée) Les indicateurs de l'OCDE et du G20 OECD,2021-12-08 Cette version abrégée est la traduction partielle de la version anglaise du Panorama des pensions de l'OCDE Elle contient le résumé de la publication ainsi que l'introduction et les principaux résultats des chapitres 1 et 2 L'édition 2021 de Panorama des pensions met en lumière les formes des retraites livrées par les pays de l'OCDE au cours des deux dernières années

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