<table>
<thead>
<tr>
<th>Country data</th>
<th>Latin America &amp; the Carib.</th>
<th>Upper middle income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population, age 15+ (millions)</td>
<td>32.9</td>
<td>11,970</td>
</tr>
<tr>
<td>GNI per capita ($)</td>
<td>11,970</td>
<td></td>
</tr>
</tbody>
</table>

### Account (% age 15+)

- **All adults**: 48.7, 54.4, 73.1
- **All adults, 2014**: 50.2, 51.4, 71.6
- **All adults, 2011**: 33.1, 39.3, 57.0

### Financial institution account (% age 15+)

- **All adults**: 47.9, 53.5, 72.8
- **All adults, 2014**: 50.2, 51.2, 71.5
- **All adults, 2011**: 33.1, 39.3, 57.0

### Mobile money account (% age 15+)

- **All adults**: 2.4, 5.3, 3.2
- **All adults, 2014**: 0.4, 1.7, 0.8

### Account, by individual characteristics (% age 15+)

- **Women**: 50.8, 51.3, 69.3
- **Adults belonging to the poorest 40%**: 38.1, 41.9, 62.4
- **Adults out of the labor force**: 49.0, 43.3, 61.6
- **Adults living in rural areas**: 47.6, 52.6, 72.9

### Digital payments in the past year (% age 15+)

- **Made or received digital payments**: 40.2, 45.1, 62.3
- **Made or received digital payments, 2014**: 33.9, 37.7, 44.4
- **Used an account to pay utility bills**: 8.1, 14.0, 22.6
- **Used an account to receive private sector wages**: 9.2, 12.6, 17.8
- **Used an account to receive government payments**: 17.9, 15.9, 17.9
- **Used the internet to pay bills or to buy something online**: 18.6, 14.9, 37.5
- **Used a mobile phone or the internet to access an account**: 10.5, 11.1, 30.6
- **Used a debit or credit card to make a purchase**: 31.7, 27.6, 38.1

### Inactive account in the past year (% age 15+)

- **No deposit and no withdrawal from an account**: 6.2, 9.0, 10.8
- **No deposit and no withdrawal from a financial institution account**: 6.4, 9.3, 11.0

### Domestic remittances in the past year (% age 15+)

- **Sent or received domestic remittances through an account**: 3.0, 8.9, 14.5
- **Sent or received domestic remittances through an OTC service**: 2.7, 4.8, 6.4
- **Sent or received domestic remittances through cash only**: 5.4, 3.9, 5.3

### Saving in the past year (% age 15+)

- **Saved at a financial institution**: 7.2, 12.2, 26.9
- **Saved at a financial institution, 2014**: 4.1, 13.4, 31.5
- **Saved using a savings club or person outside the family**: 3.2, 7.5, 5.9
- **Saved any money**: 30.3, 37.2, 46.4
- **Saved for old age**: 6.8, 11.8, 19.1

### Credit in the past year (% age 15+)

- **Borrowed from a financial institution or used a credit card**: 24.4, 20.8, 22.4
- **Borrowed from a financial institution or used a credit card, 2014**: 26.7, 24.8, 22.1
- **Borrowed from family or friends**: 15.7, 15.2, 26.1
- **Borrowed any money**: 37.5, 37.6, 44.4
- **Outstanding housing loan**: 3.2, 5.2, 11.1