

# Austria

		<b>High income</b>	
Population, age 15+ (millions)	<b>7.5</b>	GNI per capita (\$)	<b>45,870</b>
	Country data		High income
<b>Account (% age 15+)</b>			
All adults	98.2		93.7
All adults, 2014	96.7		92.8
All adults, 2011	97.1		88.3
<b>Financial institution account (% age 15+)</b>			
All adults	98.2		93.7
All adults, 2014	96.7		92.8
All adults, 2011	97.1		88.3
<b>Mobile money account (% age 15+)</b>			
All adults	..		..
All adults, 2014	..		..
<b>Account, by individual characteristics (% age 15+)</b>			
Women	98.4		92.9
Adults belonging to the poorest 40%	97.9		90.0
Adults out of the labor force	96.4		89.9
Adults living in rural areas	99.3		93.7
<b>Digital payments in the past year (% age 15+)</b>			
Made or received digital payments	96.1		90.5
Made or received digital payments, 2014	92.3		86.4
Used an account to pay utility bills	73.3		59.7
Used an account to receive private sector wages	44.9		38.9
Used an account to receive government payments	37.3		34.3
Used the internet to pay bills or to buy something online	63.5		67.6
Used a mobile phone or the internet to access an account	50.7		51.8
Used a debit or credit card to make a purchase	83.8		80.1
<b>Inactive account in the past year (% age 15+)</b>			
No deposit and no withdrawal from an account	3.4		3.8
No deposit and no withdrawal from a financial institution account	3.4		3.8
<b>Domestic remittances in the past year (% age 15+)</b>			
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
<b>Saving in the past year (% age 15+)</b>			
Saved at a financial institution	55.8		54.8
Saved at a financial institution, 2014	60.4		49.6
Saved using a savings club or person outside the family	..		..
Saved any money	79.6		71.4
Saved for old age	56.6		43.9
<b>Credit in the past year (% age 15+)</b>			
Borrowed from a financial institution or used a credit card	47.3		55.1
Borrowed from a financial institution or used a credit card, 2014	42.1		51.9
Borrowed from family or friends	14.3		13.3
Borrowed any money	61.6		64.4
Outstanding housing loan	19.7		26.6