

Belgium

High income

Population, age 15+ (millions)	9.4	GNI per capita (\$)	41,860
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	Country data	High income
Account (% age 15+)		
All adults	98.6	93.7
All adults, 2014	98.1	92.8
All adults, 2011	96.3	88.3
Financial institution account (% age 15+)		
All adults	98.6	93.7
All adults, 2014	98.1	92.8
All adults, 2011	96.3	88.3
Mobile money account (% age 15+)		
All adults	..	..
All adults, 2014	..	..
Account, by individual characteristics (% age 15+)		
Women	98.8	92.9
Adults belonging to the poorest 40%	98.9	90.0
Adults out of the labor force	97.0	89.9
Adults living in rural areas	99.1	93.7
Digital payments in the past year (% age 15+)		
Made or received digital payments	97.1	90.5
Made or received digital payments, 2014	95.6	86.4
Used an account to pay utility bills	75.4	59.7
Used an account to receive private sector wages	36.2	38.9
Used an account to receive government payments	47.4	34.3
Used the internet to pay bills or to buy something online	71.1	67.6
Used a mobile phone or the internet to access an account	61.9	51.8
Used a debit or credit card to make a purchase	87.5	80.1
Inactive account in the past year (% age 15+)		
No deposit and no withdrawal from an account	4.1	3.8
No deposit and no withdrawal from a financial institution account	4.1	3.8
Domestic remittances in the past year (% age 15+)		
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	..	..
Saving in the past year (% age 15+)		
Saved at a financial institution	55.6	54.8
Saved at a financial institution, 2014	55.5	49.6
Saved using a savings club or person outside the family	..	..
Saved any money	69.9	71.4
Saved for old age	51.6	43.9
Credit in the past year (% age 15+)		
Borrowed from a financial institution or used a credit card	48.3	55.1
Borrowed from a financial institution or used a credit card, 2014	45.3	51.9
Borrowed from family or friends	9.3	13.3
Borrowed any money	54.5	64.4
Outstanding housing loan	32.7	26.6