

# Congo, Dem. Rep.

<b>Sub-Saharan Africa</b>		<b>Low income</b>	
Population, age 15+ (millions)	<b>42.2</b>	GNI per capita (\$)	<b>430</b>
	<b>Country data</b>	<b>Sub-Saharan Africa</b>	<b>Low income</b>
<b>Account (% age 15+)</b>			
All adults	25.8	42.6	34.9
All adults, 2014	17.5	34.2	22.9
All adults, 2011	3.7	23.2	13.4
<b>Financial institution account (% age 15+)</b>			
All adults	15.0	32.8	24.5
All adults, 2014	10.9	28.8	16.9
All adults, 2011	3.7	23.2	13.4
<b>Mobile money account (% age 15+)</b>			
All adults	16.1	20.9	17.6
All adults, 2014	9.2	11.6	9.9
<b>Account, by individual characteristics (% age 15+)</b>			
Women	24.2	36.9	29.9
Adults belonging to the poorest 40%	17.4	31.9	25.5
Adults out of the labor force	17.7	31.4	23.4
Adults living in rural areas	18.5	39.5	32.3
<b>Digital payments in the past year (% age 15+)</b>			
Made or received digital payments	21.7	34.4	25.6
Made or received digital payments, 2014	14.7	26.9	15.1
Used an account to pay utility bills	1.9	7.7	4.4
Used an account to receive private sector wages	..	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	3.1	7.6	4.8
Used a mobile phone or the internet to access an account	17.2	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
<b>Inactive account in the past year (% age 15+)</b>			
No deposit and no withdrawal from an account	3.9	5.5	5.2
No deposit and no withdrawal from a financial institution account	4.4	7.1	6.5
<b>Domestic remittances in the past year (% age 15+)</b>			
Sent or received domestic remittances through an account	13.3	22.7	16.0
Sent or received domestic remittances through an OTC service	10.8	11.0	9.6
Sent or received domestic remittances through cash only	9.1	9.4	8.0
<b>Saving in the past year (% age 15+)</b>			
Saved at a financial institution	4.7	14.9	11.1
Saved at a financial institution, 2014	4.7	15.8	8.9
Saved using a savings club or person outside the family	10.6	25.3	23.0
Saved any money	38.9	54.4	47.6
Saved for old age	6.0	10.3	8.9
<b>Credit in the past year (% age 15+)</b>			
Borrowed from a financial institution or used a credit card	3.9	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	3.0	7.5	6.1
Borrowed from family or friends	23.2	31.0	31.3
Borrowed any money	34.8	45.7	45.6
Outstanding housing loan	1.9	4.7	5.5