

# Costa Rica

<b>Latin America &amp; Caribbean</b>		<b>Upper middle income</b>		
Population, age 15+ (millions)	<b>3.8</b>	GNI per capita (\$)	<b>10,840</b>	
	<b>Country data</b>	<b>Latin America &amp; the Carib.</b>	<b>Upper middle income</b>	
<b>Account (% age 15+)</b>				
All adults	67.8	54.4	73.1	
All adults, 2014	64.6	51.4	71.6	
All adults, 2011	50.4	39.3	57.0	
<b>Financial institution account (% age 15+)</b>				
All adults	67.8	53.5	72.8	
All adults, 2014	64.6	51.2	71.5	
All adults, 2011	50.4	39.3	57.0	
<b>Mobile money account (% age 15+)</b>				
All adults	..	5.3	3.2	
All adults, 2014	..	1.7	0.8	
<b>Account, by individual characteristics (% age 15+)</b>				
Women	60.9	51.3	69.3	
Adults belonging to the poorest 40%	58.0	41.9	62.4	
Adults out of the labor force	61.2	43.3	61.6	
Adults living in rural areas	63.5	52.6	72.9	
<b>Digital payments in the past year (% age 15+)</b>				
Made or received digital payments	59.2	45.1	62.3	
Made or received digital payments, 2014	49.2	37.7	44.4	
Used an account to pay utility bills	17.9	14.0	22.6	
Used an account to receive private sector wages	16.1	12.6	17.8	
Used an account to receive government payments	20.6	15.9	17.9	
Used the internet to pay bills or to buy something online	27.5	14.9	37.5	
Used a mobile phone or the internet to access an account	17.7	11.1	30.6	
Used a debit or credit card to make a purchase	34.8	27.6	38.1	
<b>Inactive account in the past year (% age 15+)</b>				
No deposit and no withdrawal from an account	8.5	9.0	10.8	
No deposit and no withdrawal from a financial institution account	8.5	9.3	11.0	
<b>Domestic remittances in the past year (% age 15+)</b>				
Sent or received domestic remittances through an account	16.1	8.9	14.5	
Sent or received domestic remittances through an OTC service	6.0	4.8	6.4	
Sent or received domestic remittances through cash only	7.9	3.9	5.3	
<b>Saving in the past year (% age 15+)</b>				
Saved at a financial institution	23.0	12.2	26.9	
Saved at a financial institution, 2014	24.2	13.4	31.5	
Saved using a savings club or person outside the family	7.6	7.5	5.9	
Saved any money	57.8	37.2	46.4	
Saved for old age	16.6	11.8	19.1	
<b>Credit in the past year (% age 15+)</b>				
Borrowed from a financial institution or used a credit card	21.2	20.8	22.4	
Borrowed from a financial institution or used a credit card, 2014	20.4	24.8	22.1	
Borrowed from family or friends	14.8	15.2	26.1	
Borrowed any money	35.6	37.6	44.4	
Outstanding housing loan	8.2	5.2	11.1	