

# Ecuador

Latin America & Caribbean		Upper middle income		
Population, age 15+ (millions)		11.7	GNI per capita (\$)	
			5,800	
	Country data	Latin America & the Carib.	Upper middle income	
<b>Account (% age 15+)</b>				
All adults	51.2	54.4	73.1	
All adults, 2014	46.2	51.4	71.6	
All adults, 2011	36.7	39.3	57.0	
<b>Financial institution account (% age 15+)</b>				
All adults	50.9	53.5	72.8	
All adults, 2014	46.2	51.2	71.5	
All adults, 2011	36.7	39.3	57.0	
<b>Mobile money account (% age 15+)</b>				
All adults	2.9	5.3	3.2	
All adults, 2014	..	1.7	0.8	
<b>Account, by individual characteristics (% age 15+)</b>				
Women	42.6	51.3	69.3	
Adults belonging to the poorest 40%	33.4	41.9	62.4	
Adults out of the labor force	33.1	43.3	61.6	
Adults living in rural areas	47.8	52.6	72.9	
<b>Digital payments in the past year (% age 15+)</b>				
Made or received digital payments	31.6	45.1	62.3	
Made or received digital payments, 2014	24.2	37.7	44.4	
Used an account to pay utility bills	8.5	14.0	22.6	
Used an account to receive private sector wages	8.0	12.6	17.8	
Used an account to receive government payments	8.1	15.9	17.9	
Used the internet to pay bills or to buy something online	9.7	14.9	37.5	
Used a mobile phone or the internet to access an account	5.5	11.1	30.6	
Used a debit or credit card to make a purchase	13.6	27.6	38.1	
<b>Inactive account in the past year (% age 15+)</b>				
No deposit and no withdrawal from an account	10.7	9.0	10.8	
No deposit and no withdrawal from a financial institution account	10.8	9.3	11.0	
<b>Domestic remittances in the past year (% age 15+)</b>				
Sent or received domestic remittances through an account	5.4	8.9	14.5	
Sent or received domestic remittances through an OTC service	5.1	4.8	6.4	
Sent or received domestic remittances through cash only	5.3	3.9	5.3	
<b>Saving in the past year (% age 15+)</b>				
Saved at a financial institution	12.2	12.2	26.9	
Saved at a financial institution, 2014	14.3	13.4	31.5	
Saved using a savings club or person outside the family	5.1	7.5	5.9	
Saved any money	33.9	37.2	46.4	
Saved for old age	11.2	11.8	19.1	
<b>Credit in the past year (% age 15+)</b>				
Borrowed from a financial institution or used a credit card	16.7	20.8	22.4	
Borrowed from a financial institution or used a credit card, 2014	16.7	24.8	22.1	
Borrowed from family or friends	13.2	15.2	26.1	
Borrowed any money	31.9	37.6	44.4	
Outstanding housing loan	7.4	5.2	11.1	