

El Salvador

Latin America & Caribbean		Lower middle income		
Population, age 15+ (millions)		4.6	GNI per capita (\$)	
			3,920	
	Country data	Latin America & the Carib.	Lower middle income	
Account (% age 15+)				
All adults	30.4	54.4	57.8	
All adults, 2014	36.7	51.4	41.9	
All adults, 2011	13.8	39.3	28.9	
Financial institution account (% age 15+)				
All adults	29.3	53.5	56.1	
All adults, 2014	34.6	51.2	40.6	
All adults, 2011	13.8	39.3	28.9	
Mobile money account (% age 15+)				
All adults	3.5	5.3	5.3	
All adults, 2014	4.6	1.7	3.2	
Account, by individual characteristics (% age 15+)				
Women	24.4	51.3	53.0	
Adults belonging to the poorest 40%	19.3	41.9	50.7	
Adults out of the labor force	17.7	43.3	50.8	
Adults living in rural areas	27.2	52.6	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	23.6	45.1	29.2	
Made or received digital payments, 2014	28.3	37.7	19.7	
Used an account to pay utility bills	7.9	14.0	7.5	
Used an account to receive private sector wages	6.8	12.6	5.5	
Used an account to receive government payments	6.2	15.9	8.3	
Used the internet to pay bills or to buy something online	5.6	14.9	6.8	
Used a mobile phone or the internet to access an account	6.3	11.1	8.3	
Used a debit or credit card to make a purchase	11.7	27.6	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	5.2	9.0	21.6	
No deposit and no withdrawal from a financial institution account	5.3	9.3	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	3.7	8.9	10.1	
Sent or received domestic remittances through an OTC service	3.4	4.8	4.7	
Sent or received domestic remittances through cash only	3.8	3.9	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	10.9	12.2	15.9	
Saved at a financial institution, 2014	14.0	13.4	14.4	
Saved using a savings club or person outside the family	5.4	7.5	13.0	
Saved any money	37.9	37.2	39.7	
Saved for old age	9.8	11.8	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	11.5	20.8	9.8	
Borrowed from a financial institution or used a credit card, 2014	20.5	24.8	10.0	
Borrowed from family or friends	9.8	15.2	30.4	
Borrowed any money	22.6	37.6	42.9	
Outstanding housing loan	5.4	5.2	5.0	