

# Kenya

<b>Sub-Saharan Africa</b>		<b>Lower middle income</b>		
Population, age 15+ (millions)	<b>28.6</b>	GNI per capita (\$)	<b>1,380</b>	
	<b>Country data</b>	<b>Sub-Saharan Africa</b>	<b>Lower middle income</b>	
<b>Account (% age 15+)</b>				
All adults	81.6	42.6	57.8	
All adults, 2014	74.7	34.2	41.9	
All adults, 2011	42.3	23.2	28.9	
<b>Financial institution account (% age 15+)</b>				
All adults	55.7	32.8	56.1	
All adults, 2014	55.2	28.8	40.6	
All adults, 2011	42.3	23.2	28.9	
<b>Mobile money account (% age 15+)</b>				
All adults	72.9	20.9	5.3	
All adults, 2014	58.4	11.6	3.2	
<b>Account, by individual characteristics (% age 15+)</b>				
Women	77.7	36.9	53.0	
Adults belonging to the poorest 40%	70.5	31.9	50.7	
Adults out of the labor force	58.7	31.4	50.8	
Adults living in rural areas	81.2	39.5	57.6	
<b>Digital payments in the past year (% age 15+)</b>				
Made or received digital payments	79.0	34.4	29.2	
Made or received digital payments, 2014	69.1	26.9	19.7	
Used an account to pay utility bills	35.5	7.7	7.5	
Used an account to receive private sector wages	17.2	5.7	5.5	
Used an account to receive government payments	14.7	7.3	8.3	
Used the internet to pay bills or to buy something online	26.1	7.6	6.8	
Used a mobile phone or the internet to access an account	71.8	20.8	8.3	
Used a debit or credit card to make a purchase	12.7	7.5	10.0	
<b>Inactive account in the past year (% age 15+)</b>				
No deposit and no withdrawal from an account	3.6	5.5	21.6	
No deposit and no withdrawal from a financial institution account	9.0	7.1	22.0	
<b>Domestic remittances in the past year (% age 15+)</b>				
Sent or received domestic remittances through an account	59.0	22.7	10.1	
Sent or received domestic remittances through an OTC service	6.6	11.0	4.7	
Sent or received domestic remittances through cash only	1.3	9.4	8.8	
<b>Saving in the past year (% age 15+)</b>				
Saved at a financial institution	26.8	14.9	15.9	
Saved at a financial institution, 2014	30.2	15.8	14.4	
Saved using a savings club or person outside the family	34.7	25.3	13.0	
Saved any money	70.3	54.4	39.7	
Saved for old age	14.7	10.3	13.2	
<b>Credit in the past year (% age 15+)</b>				
Borrowed from a financial institution or used a credit card	19.2	8.4	9.8	
Borrowed from a financial institution or used a credit card, 2014	16.0	7.5	10.0	
Borrowed from family or friends	45.2	31.0	30.4	
Borrowed any money	64.4	45.7	42.9	
Outstanding housing loan	8.4	4.7	5.0	