

# Luxembourg

		<b>High income</b>	
Population, age 15+ (millions)	<b>0.5</b>	GNI per capita (\$)	<b>71,590</b>
	Country data		High income
<b>Account (% age 15+)</b>			
All adults	98.8		93.7
All adults, 2014	96.2		92.8
All adults, 2011	94.6		88.3
<b>Financial institution account (% age 15+)</b>			
All adults	98.8		93.7
All adults, 2014	96.2		92.8
All adults, 2011	94.6		88.3
<b>Mobile money account (% age 15+)</b>			
All adults	..		..
All adults, 2014	..		..
<b>Account, by individual characteristics (% age 15+)</b>			
Women	98.2		92.9
Adults belonging to the poorest 40%	98.3		90.0
Adults out of the labor force	96.8		89.9
Adults living in rural areas	98.9		93.7
<b>Digital payments in the past year (% age 15+)</b>			
Made or received digital payments	98.3		90.5
Made or received digital payments, 2014	92.6		86.4
Used an account to pay utility bills	72.4		59.7
Used an account to receive private sector wages	42.1		38.9
Used an account to receive government payments	45.1		34.3
Used the internet to pay bills or to buy something online	76.0		67.6
Used a mobile phone or the internet to access an account	56.5		51.8
Used a debit or credit card to make a purchase	92.4		80.1
<b>Inactive account in the past year (% age 15+)</b>			
No deposit and no withdrawal from an account	3.4		3.8
No deposit and no withdrawal from a financial institution account	3.4		3.8
<b>Domestic remittances in the past year (% age 15+)</b>			
Sent or received domestic remittances through an account	..		..
Sent or received domestic remittances through an OTC service	..		..
Sent or received domestic remittances through cash only	..		..
<b>Saving in the past year (% age 15+)</b>			
Saved at a financial institution	61.6		54.8
Saved at a financial institution, 2014	59.9		49.6
Saved using a savings club or person outside the family	..		..
Saved any money	76.9		71.4
Saved for old age	44.4		43.9
<b>Credit in the past year (% age 15+)</b>			
Borrowed from a financial institution or used a credit card	72.2		55.1
Borrowed from a financial institution or used a credit card, 2014	68.4		51.9
Borrowed from family or friends	8.0		13.3
Borrowed any money	79.3		64.4
Outstanding housing loan	38.1		26.6