

Romania

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	16.7	GNI per capita (\$)	9,480
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	57.8	65.3	73.1
All adults, 2014	60.8	57.8	71.6
All adults, 2011	44.6	44.8	57.0
Financial institution account (% age 15+)			
All adults	57.6	65.1	72.8
All adults, 2014	60.8	57.8	71.5
All adults, 2011	44.6	44.8	57.0
Mobile money account (% age 15+)			
All adults	3.0	3.2	3.2
All adults, 2014	0.5	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	53.6	62.5	69.3
Adults belonging to the poorest 40%	37.8	56.3	62.4
Adults out of the labor force	47.8	52.8	61.6
Adults living in rural areas	53.9	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	47.2	60.4	62.3
Made or received digital payments, 2014	40.7	46.1	44.4
Used an account to pay utility bills	8.8	23.0	22.6
Used an account to receive private sector wages	14.2	21.2	17.8
Used an account to receive government payments	25.0	28.8	17.9
Used the internet to pay bills or to buy something online	19.2	30.6	37.5
Used a mobile phone or the internet to access an account	12.3	23.1	30.6
Used a debit or credit card to make a purchase	25.9	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	7.3	6.6	10.8
No deposit and no withdrawal from a financial institution account	7.3	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	9.2	12.8	14.5
Sent or received domestic remittances through an OTC service	4.6	7.0	6.4
Sent or received domestic remittances through cash only	8.8	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	13.6	14.4	26.9
Saved at a financial institution, 2014	13.3	11.0	31.5
Saved using a savings club or person outside the family	5.4	5.0	5.9
Saved any money	33.5	37.0	46.4
Saved for old age	19.1	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	19.9	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	18.7	22.3	22.1
Borrowed from family or friends	20.7	24.5	26.1
Borrowed any money	39.5	44.0	44.4
Outstanding housing loan	16.1	11.6	11.1