

# Venezuela, RB

## Latin America & Caribbean

## Upper middle income

Population, age 15+ (millions) **22.8** GNI per capita (\$) **11,760**

	Country data	Latin America & the Carib.	Upper middle income
<b>Account (% age 15+)</b>			
All adults	73.5	54.4	73.1
All adults, 2014	57.0	51.4	71.6
All adults, 2011	44.1	39.3	57.0
<b>Financial institution account (% age 15+)</b>			
All adults	73.2	53.5	72.8
All adults, 2014	56.9	51.2	71.5
All adults, 2011	44.1	39.3	57.0
<b>Mobile money account (% age 15+)</b>			
All adults	11.0	5.3	3.2
All adults, 2014	3.0	1.7	0.8
<b>Account, by individual characteristics (% age 15+)</b>			
Women	70.0	51.3	69.3
Adults belonging to the poorest 40%	60.2	41.9	62.4
Adults out of the labor force	57.6	43.3	61.6
Adults living in rural areas	73.2	52.6	72.9
<b>Digital payments in the past year (% age 15+)</b>			
Made or received digital payments	68.8	45.1	62.3
Made or received digital payments, 2014	49.1	37.7	44.4
Used an account to pay utility bills	14.0	14.0	22.6
Used an account to receive private sector wages	19.7	12.6	17.8
Used an account to receive government payments	20.6	15.9	17.9
Used the internet to pay bills or to buy something online	28.8	14.9	37.5
Used a mobile phone or the internet to access an account	29.7	11.1	30.6
Used a debit or credit card to make a purchase	61.3	27.6	38.1
<b>Inactive account in the past year (% age 15+)</b>			
No deposit and no withdrawal from an account	5.1	9.0	10.8
No deposit and no withdrawal from a financial institution account	5.2	9.3	11.0
<b>Domestic remittances in the past year (% age 15+)</b>			
Sent or received domestic remittances through an account	19.7	8.9	14.5
Sent or received domestic remittances through an OTC service	3.5	4.8	6.4
Sent or received domestic remittances through cash only	3.3	3.9	5.3
<b>Saving in the past year (% age 15+)</b>			
Saved at a financial institution	19.4	12.2	26.9
Saved at a financial institution, 2014	22.8	13.4	31.5
Saved using a savings club or person outside the family	12.6	7.5	5.9
Saved any money	41.5	37.2	46.4
Saved for old age	8.8	11.8	19.1
<b>Credit in the past year (% age 15+)</b>			
Borrowed from a financial institution or used a credit card	27.7	20.8	22.4
Borrowed from a financial institution or used a credit card, 2014	20.0	24.8	22.1
Borrowed from family or friends	17.7	15.2	26.1
Borrowed any money	44.3	37.6	44.4
Outstanding housing loan	2.6	5.2	11.1