The Albanian Community in Italy

ANNUAL REPORT

2025

THE ALBANIAN COMMUNITY IN ITALY

360,965
Legal residents
at 31 December 2024

+0.4%
compared to the previous year

50.8%

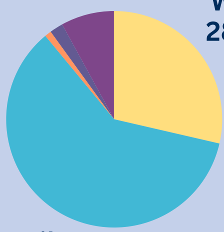
49.2%

21.1%
minors

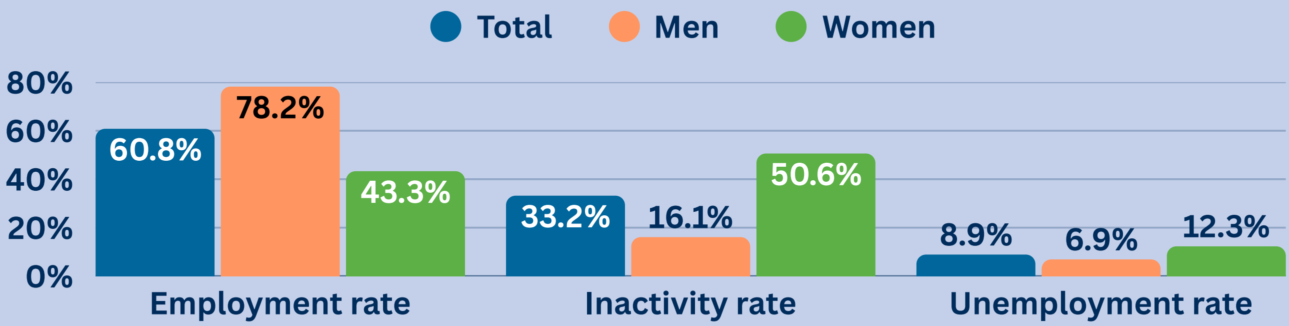
24,430
Entries in 2024

61.7%
for family reasons

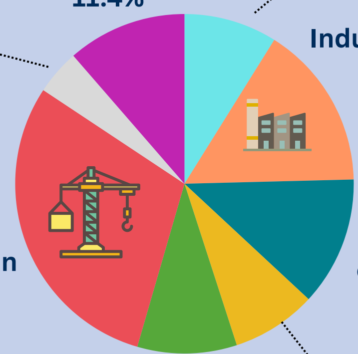
SHORT-TERM RESIDENCE PERMITS



54.2%
long-term residents



EMPLOYMENT SECTORS



42,076
sole proprietorships

10.7%
of all non-EU businesses

66%
of Albanian businesses in Construction

The context of origin

Edited by World Bank

Macro-economic framework

Since 2015, the Albanian economy has maintained a sustained pace of growth, with an average 4% annual increase in per capita GDP. Although employment has grown at a slower pace (+2.4%), almost 200,000 new jobs were created during the same period.

Demographics and the labour market

With a population of around 2.8 million, Albania is a relatively small country in South-East Europe. Over two-thirds of the population are of working age (15–64), while only 12% are young people aged between 15 and 24. By 2050, the total population is expected to decline by almost 20%, a drop of more than half a million people compared to today. This demographic trend is leading to a reduction in the working-age population but, at the same time, has contributed to an increase in the labour force participation rate, the combined effect of rising employment levels and shrinking demographics. Over the last ten years, the unemployment rate has fallen by 7 percentage points, indicating a certain capacity of the market to absorb new entries. Over the same period, the employment-to-population ratio increased by 8.5 percentage points (from 46% in 2014 to 54.5% in 2024). However, the inactivity rate has grown by 5.2 percentage points, suggesting that improvements in quantitative labour market indicators are also partly due to the decline in population. In summary, Albania is creating new jobs, but part of the apparent improvement in employment statistics reflects the reduction in the overall number of people of working age.

Social characteristics

Albania is a predominantly Muslim country with historically rooted Christian (Orthodox and Catholic) minorities. Albanian is the official language, while English and Italian are widely spoken, especially among young people, in urban areas, and in business circles. Education and literacy levels are constantly improving: the literacy rate exceeds 92%. Participation in tertiary education [1] is high, standing at around 65% over the last ten years, showing a positive trend for women (from 75.7% in 2014 to 77% in 2022, latest available data). Despite this progress, investment in education and health has not yet translated into the full enhancement of human capital.

According to the World Bank, in 2020 the Human Capital Index [2] amounted to 0.63, indicating that a child born today will only be able to reach 63% of his/her productive potential in conditions of full health and high-quality education.

Quality of employment and gender and generational inequalities

Despite the increase in the employment to population ratio, the quality of employment in Albania remains a structural problem. More than half of the workforce is concentrated in low-productivity sectors with a high incidence of informal work — particularly in agriculture (35%), construction (8%) and commerce (12%) — while almost one out of two workers is self-employed or works as a home help, categories that are generally more vulnerable from an economic point of view.

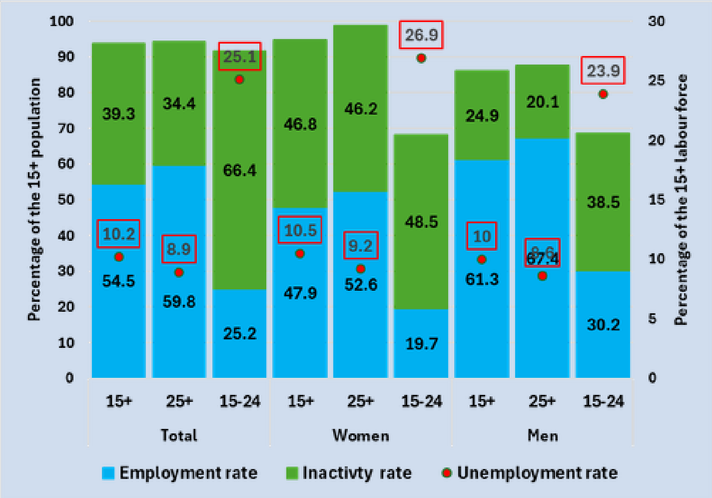
[1] Calculated as the ratio of the total number of students enrolled to the population of university age

[2] The human capital index is a composite indicator obtained from the product of three indicators: child survival (up to age age 5), education, and health.

Pressures on the labour market and generations

Youth unemployment, which was at 25% in 2024, is almost three times higher than adult unemployment, highlighting the difficulties young people face in entering the labour market. Gender disparities are even more pronounced. Although male and female unemployment rates are relatively similar, women are almost twice as likely to be inactive: the female inactivity rate stands at around 46%, compared to 25% for men. These gaps reflect persistent structural constraints — economic, social, and cultural — that continue to limit women's access to the labour market and increase their risk of exclusion.

Figure 1 – Overview of the labour market in Albania: key indicators



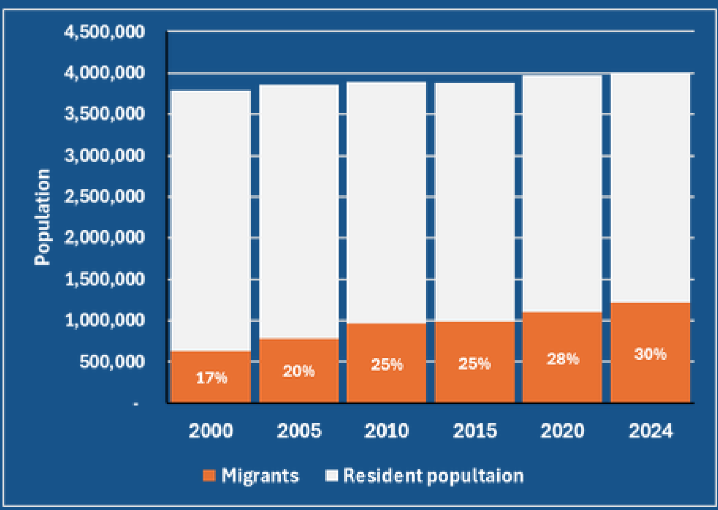
Source: World Bank elaboration based on ILOSTAT data https://ilostat.ilo.org/data/

Migration dynamics

Although key labour market indicators point to an improvement in the Albanian economy's capacity to generate employment, migration continues to be a structural feature of the country's socio-economic context.

Over the past 20 years, the number of Albanian citizens living abroad has increased by more than 1.5 times, from around 784,000 in 2005 to over 1.2 million in 2024, representing around 30% of the national population. Most migrants head to high- or upper-middle-income European countries, particularly Italy (45%) and Greece (39%), which together host about 84% of the Albanian diaspora. Outside Europe, the main destinations are Canada (2%) and Australia (0.3%), although non-European Albanian communities remain small. The intensification of migration flows likely reflects both the existence of established migration networks and the persistent difficulties of the domestic labour market in providing stable and quality employment opportunities, particularly for young people and less skilled workers.

Figure 2 - Albanian migrant stock (% of the total population)



Source: World Bank elaboration based on UNDESA data: https://www.un.org/development/desa/pd/global-migration- database

Trends in migrant presence

Table 1 – Legally resident non-EU citizens. Key indicators (data at 31 December 2024)

Country	Incidence of women %	Incidence of minors %	Total a.v.	2024/2023 % variation	Incidence of long-term residents %	New permits in 2024 %
Ukraine	75.00%	17.70%	392,389	1.70%	43.20%	13,505
Morocco	44.80%	21.70%	377,554	1.50%	61.50%	25,776
Albania	**49.20%**	**21.10%**	**360,965**	**0.40%**	**54.20%**	**24,430**
China	50.60%	19.30%	288,661	8.10%	65.00%	7,965
Bangladesh	23.30%	14.50%	195,523	16.90%	41.70%	28,045
Egypt	28.80%	24.60%	175,236	9.40%	48.30%	20,217
India	40.60%	16.30%	159,618	4.30%	51.50%	16,907
Philippines	57.80%	14.70%	145,694	-0.40%	71.60%	2,334
Pakistan	22.80%	14.60%	159,680	13.20%	40.60%	17,217
Tunisia	36.70%	20.80%	112,486	12.80%	53.90%	15,016
Nigeria	43.30%	26.30%	107,738	12.10%	32.00%	7,288
Peru	57.80%	17.10%	106,409	11.30%	49.60%	14,298
Sri Lanka	46.90%	18.50%	104,423	6.30%	66.80%	5,969
Senegal	26.20%	15.50%	103,818	7.00%	58.90%	6,033
Moldova	68.00%	14.30%	89,693	-6.80%	83.20%	2,178
Ecuador	56.20%	16.50%	53,337	-3.80%	73.40%	2,221
Total of non-EU citizens	**48.00%**	**17.30%**	**3,810,741**	**5.60%**	**52.80%**	**290,119**

Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

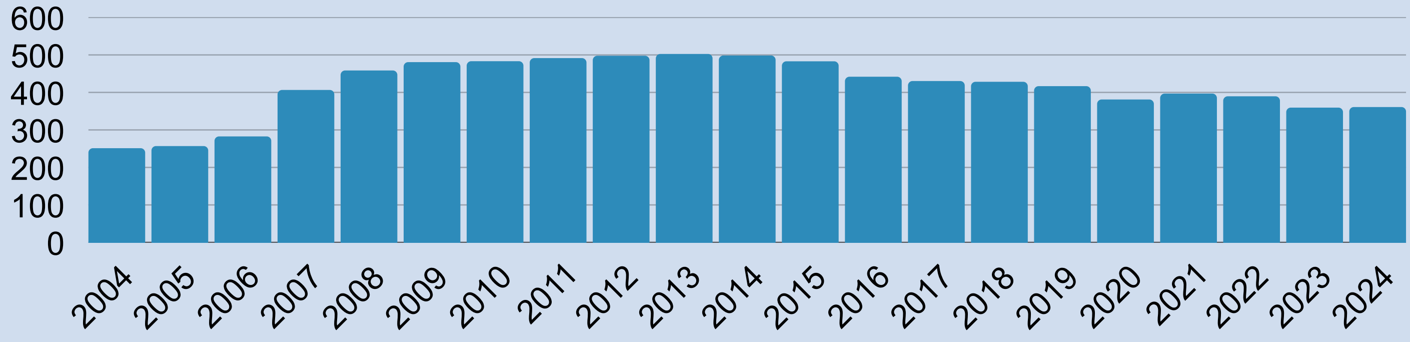
At December 31, 2024, there were **360,965 Albanian citizens legally residing** in Italy, a number that has grown over the last twenty years: from 251,240 in 2005 to 360,965 (+43.7%).
However, the last year has witnessed a substantial stability: **+0.4% compared to the previous year**, compared to an overall +5.6%.
The community stably remains **third in the ranking** of the main non-EU communities, accounting for 9.5% of the non-European populations in the country.

360,965
legal residents

9.5%
of non-EU migrants

+0.4%
compared to 31 December 2023

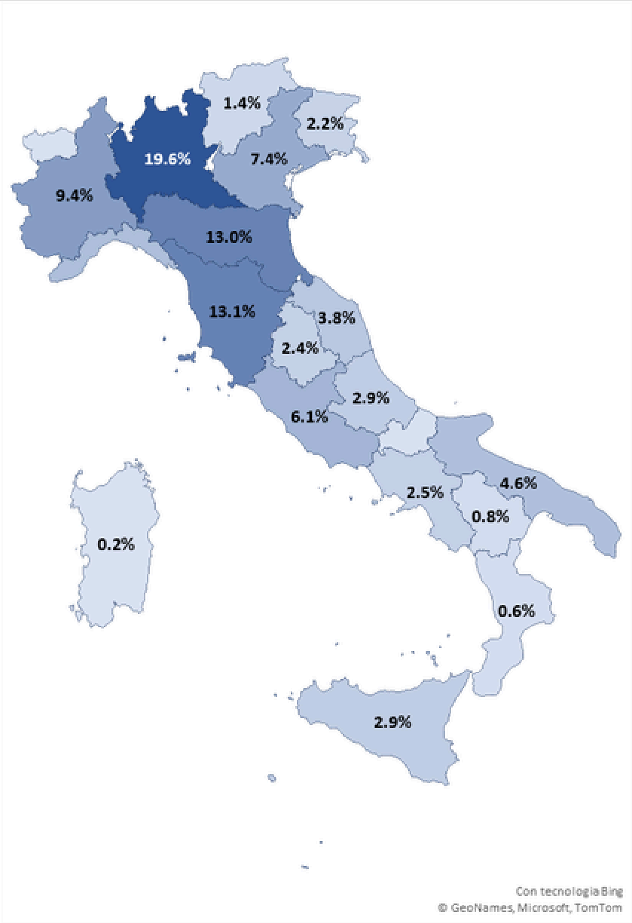
Figure 3 - Legal residents (absolute value in thousands). Time Series 2004-2024



Source: Sviluppo Lavoro Italia elaboration based on ISTAT datat

Territorial distribution

Map 1 - The regional distribution of the community (in %). Data at 31 December 2024



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

Albanian citizens are mainly located in Northern Italy (59.9% in line with the overall non-EU presence), about a quarter are settled in the centre of the country (25.4% compared to 23.1%), while in the South and in the Islands the percentage is 14.7% (compared to 17.1%). In particular, the top three regions for Albanian presence are **Lombardy (19.6%), Tuscany (13.1%), and Emilia-Romagna (13%).**

59.9%	25.4%	14.7%
North	Centre	South and Islands

Gender composition

50.8% **49.2%**

The community has a **decidedly balanced gender composition**: 50.8% are men and 49.2% are women, ranking second among the main communities for the lowest degree of gender imbalance, a figure that indicates the high level of stabilization of the community: generally speaking, migration is individually undertaken by men or women, and only once a good level of economic and social stability has been achieved is family reunification sought, thus realigning the gender composition.

Breakdown by age groups and minors

Average age
37.2 years

76,061
minors

21.1%
of the community

The average age of the Albanian population in Italy, 37.2 years, is perfectly in line with that of the overall non-EU population in the Country.
However, there is a significantly different age group composition, with a higher proportion of minors (21.1% compared to 17.3%), but also of elderly people: 16.6% of Albanians are over 60 years old, compared to 12.2% of non-EU citizens as a whole. These factors confirm the high level of integration achieved by the community: both children who are born in the Country or join their families and elderly people, who are rarely the primary migrants, are a sign of stability achieved in many aspects, including economic, social, and housing.
Also significant, but steadily declining, is the number of **Albanian children born in Italy: 5,570,** equal to 13.1% of non-EU births, marking a 4.3% drop compared to the previous year. Despite the decline in births, the birth rate[3] recorded in the community remains higher than that for third-country nationals as a whole: 13.4 ‰ compared to 11.1‰.
An important fact to highlight for the community is the presence of **unaccompanied minors**[4]. At June 30, 2025, Albania ranked eighth among the countries of origin of unaccompanied foreign minors in Italy [5]: **500** minors, equal to 3% of the total. They are almost exclusively males (95.4%), and predominantly close to turning of age (approximately 71% of Albanian UAMs are 17 years old). Compared to the previous year, the number of Albanian UAMs has decreased significantly: **-34.4%** compared to an overall decrease of 18.4%.

[3] The birth rate is the ratio between the number of births in a community or population during a period of time and the average population of the same period per thousand
[4] An unaccompanied foreign minor (UAMs) is defined as "a minor who is not a citizen of Italy or another European Union member state and who, for any reason, is present on the Italian territory or otherwise subject to Italian jurisdiction, without assistance or representation from parents or other adults legally responsible for him or her under Italian law" (See Article 2, Law 47/2017).
[5] Updated data on the presence of unaccompanied foreign minors are always consultable on the dedicated dashboard consultable at the following address: https://analytics.lavoro.gov.it/t/PublicSIM/views/HomePage/HomePage-SIM?%3Aembed=y&%3Aiid=1&%3AisGuestRedirectFromVizportal=y

Mixed Marriages

The community is significantly involved in mixed marriages, thus reflecting the consolidation of the Albanian presence: in 2023 [6] there were 1,059 mixed marriages between Albanian and Italian citizens, a stable number compared to the previous year. In the majority of cases (53.4%), the husband was Italian.

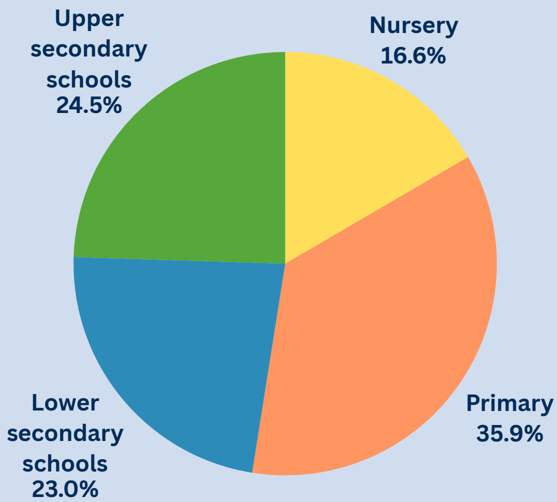
[6] Last year for which data is available.

Youths and education

118,517

Albanian students

Figure 4- Percentage distribution by school level of the community's students. School year 2023/24



Source: Sviluppo Lavoro Italia elaboration based on MIM data

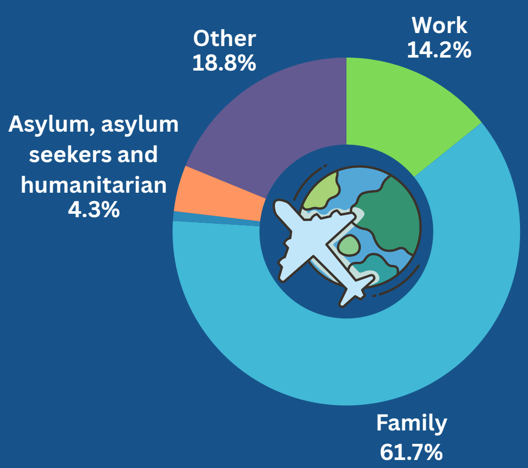
In the 2023/2024 school year, there were **118,517 Albanian students** enrolled in Italian schools, about one-sixth of the non-EU school population (15.6%). This number is essentially stable compared to the previous year. In line with the overall non-EU student population, pupils belonging to the community surveyed are mainly concentrated in primary school (35.9%), followed by upper secondary school (24.5%). Twenty-three percent are in lower secondary school, while 16.6% are in nursery school. The percentage of female pupils is perfectly in line with the average, reaching a maximum of 50.3% in upper secondary school.

With **7,678 student**s, equal to 7.3% of third-country university students, **Albania ranks second in terms of their incidence on the academic system.** Compared to the previous year, however, Albanian students recorded a 4.1% drop, compared to an overall growth of 20.9%.

The rate of young people who are neither in the world of education nor of employment (NEET) among Albanians aged 18 to 24 also fell: 23.6% in 2024, down 4% on the previous year. This is, however, a value that is slightly lower than the non-EU average (24,9%).

Entries

Figure 5 – New residence permits issued in 2024 by reason for issue (%). Data at 31 December 2024



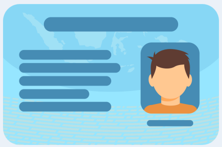
Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

A total of **24,430 new residence permits were issued to Albanian citizens in 2024**, a sharp decline compared to the previous year (-26%, compared to an overall -12.3%), placing the community in third place in terms of number of entries.

In the vast majority of cases, new permits for Albanian citizens are linked to **family reunifications**, which account for about three-fifths of entries (**61.8%**). The proportion of permits linked to "other reasons" is significant at 18.8%. This is followed by work as a reason for issuing new residence permits, accounting for 14.2%.

All the reasons submitted for the release fell compared to the previous year, with the exception of applications or submission of status for some form of protection, which was up 14.1%.

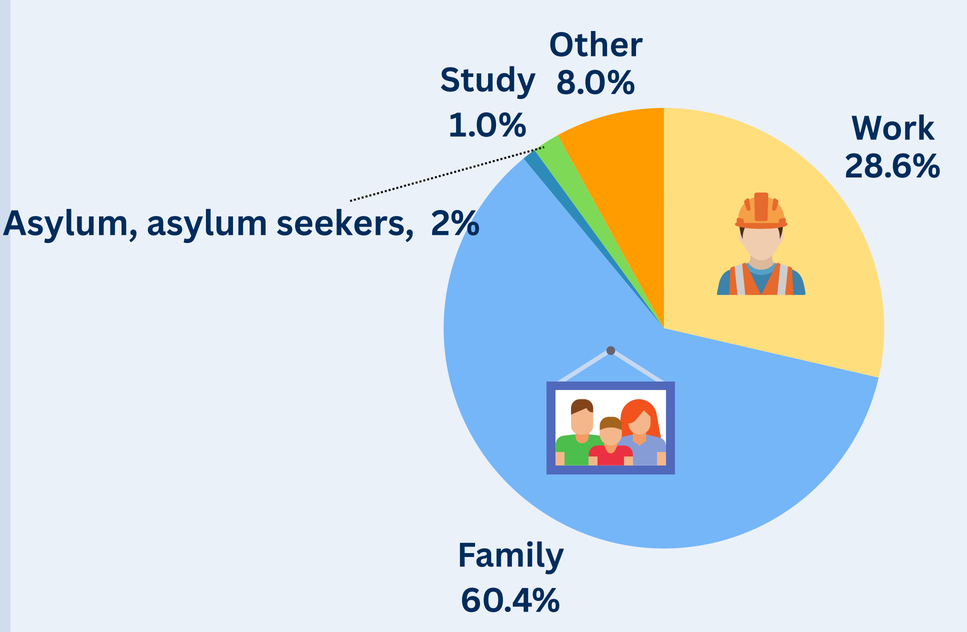
Types and Reasons for issuing residence permits



54.2%

long-term residents

Figure 6 – Residence permits subject to renewal by reason for issue (%). Data at 31 December 2024



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

Although the process of stabilizing the community in Italy is quite advanced, the proportion of **long-term residents** has fallen sharply over the last year, from **62.4%** in December 2023 to 54.2% in December 2024, due to the significant number of new arrivals and the consequent increase in temporary permits. However, this percentage is higher than that recorded for non-EU citizens as a whole (52.8%).

With regard to **permits subject to renewal**, it should be noted that three-fifths of permits relating to the community are linked to family reasons, which represent the main reason for staying in Italy, with a higher incidence than that recorded for non-EU citizens as a whole (**60.4%** compared to 37%). This is followed by work, with a share of 28.6%.

31,643

Acquisitions of citizenship

Confirming the high degree of stabilization of the Albanian community, in 2024, **31,643 Albanian citizens acquired citizenship** (about one-sixth of total third-country nationals), motivated by **naturalization** in most cases (**53.7%**). Transmission of citizenship from parents, acquisition at the age of 18, or ius sanguinis, account for 35.3% of cases, while 11% arise from marriage to an Italian citizen.

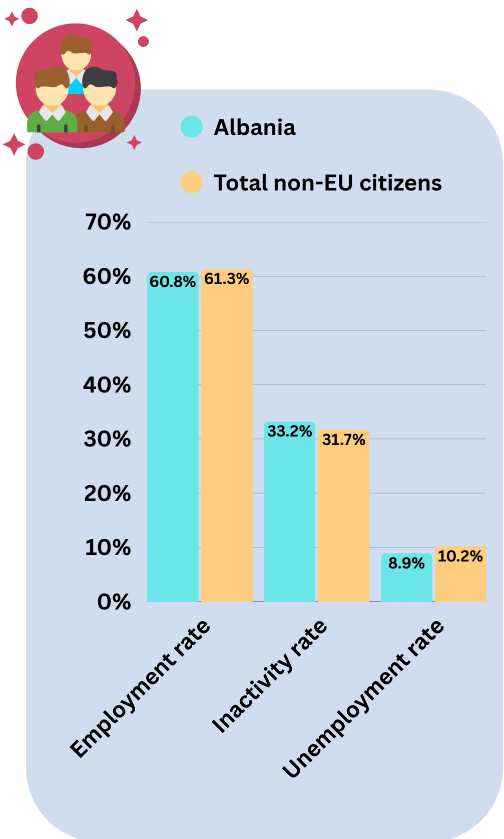
Key indicators

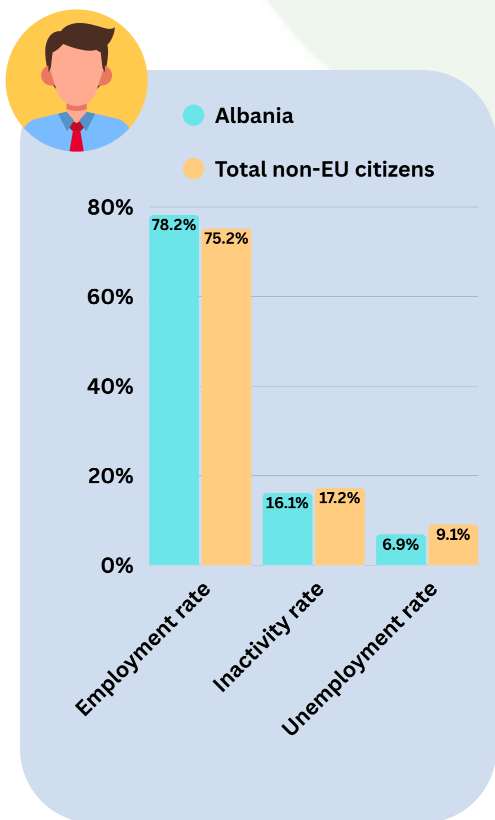
The Albanian community in Italy shows employment performance in line with the overall non-EU population in the Country: the **employment rate** in 2024 was **60.8%** (compared to 61.3%), the **unemployment rate** stood at **8.9%** (compared to 10.2% for non-EU citizens as a whole), while the p**roportion of inactive population** aged between 15 and 64 – the only less positive indicator – was **33.2%,** compared to 31.7%.
It is mainly women who affect inactivity levels, with the relative rate for community women standing at 50.6%, compared to 16.1% for men.

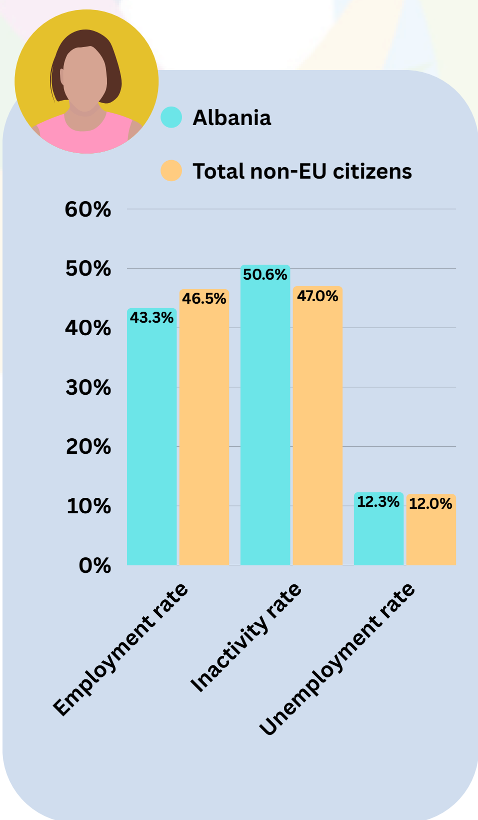
Within the community, there is also a **significant gap between the male employment rate (78.2%) and the female employment rate (43.3%).** Although women represent 49.2% of Albanians in Italy, they account for only 35.4% of the people employed.

The community ranked first in terms of membership of the main trade unions in 2023 (13.8% of non-EU members), with CGIL (Italian General Confederation of Labour) being the most popular (50.3%). Out of an estimated 203,000 Albanian workers, 109,813 are union members, accounting for 54%.

Figure 7 – Key labour market indicators by gender and citizenship. Year 2024







Source: Sviluppo Lavoro Italia elaboration based on ISTAT RCFL data

Sectors of employment

Relatively to the employment sectors, community members are mainly concentrated in the **construction industry, which employs 29.8% of Albanian workers.** Over a third (35.9%) of non-EU workers in the construction sector are Albanian nationals. This sector is followed by industry proper, which holds a 15.7% share, and by transport and business services, with a 12.3% share of employment.

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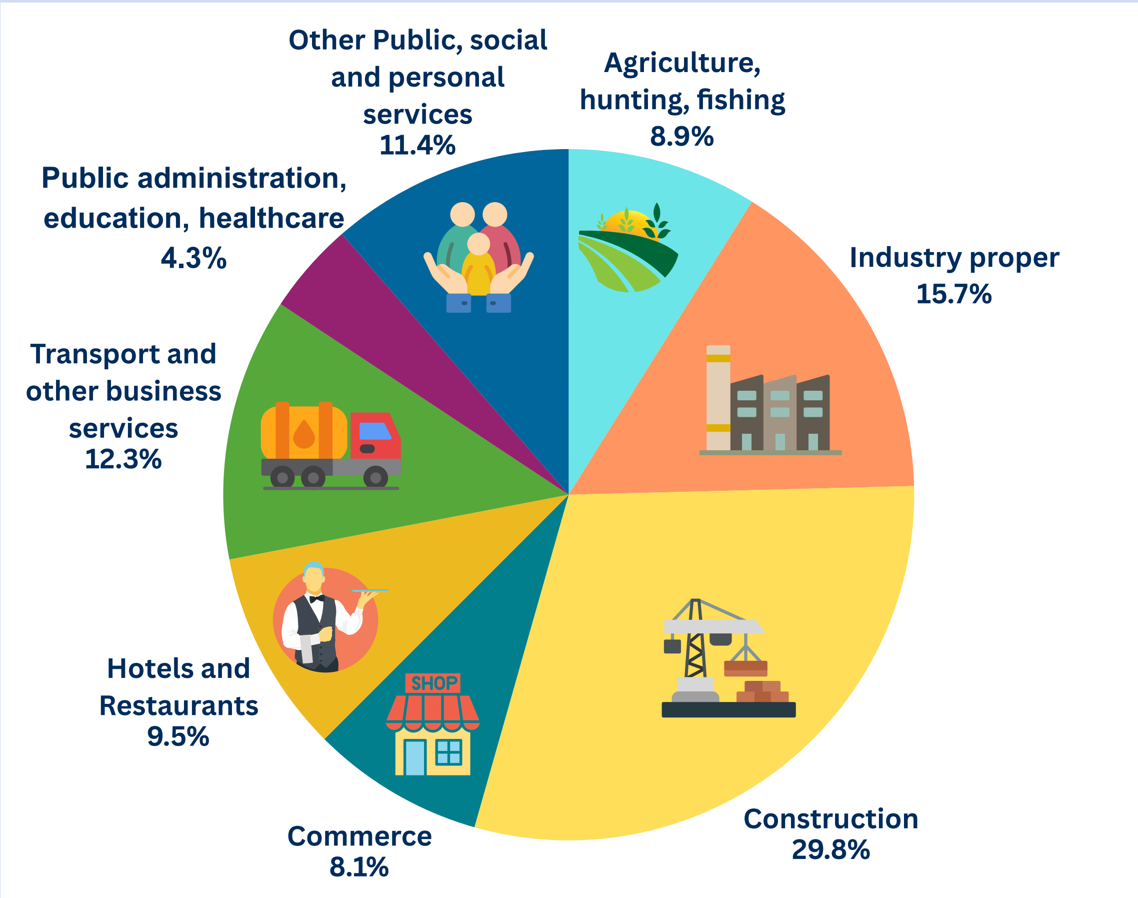
Figure 8 - Employed persons (over 15) by sector of employment (%). Year 2024



Source: Sviluppo Lavoro Italia elaboration based on ISTAT RCFL data

The community has been able to find its own specific place in the Italian labour market through **specialization in manual labour:** skilled manual labour accounts for 47.4% of Albanian workers, while unskilled labour accounts for 24.7%.

47.4%

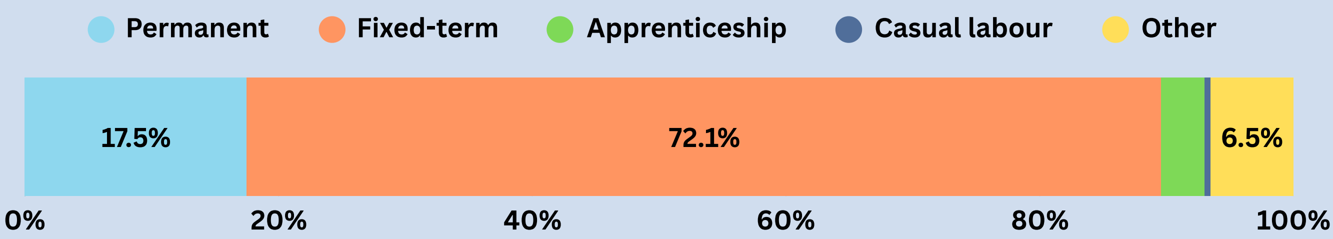
Skilled manual labour

Employment trends

In 2024, the number of **entries into the labour market amounted to 164,324** Albanian citizens hired, accounting for 7.9% of new employment contracts of non-EU citizens. The vast majority of recruitments were on the basis of fixed-term contracts (72.1%) (for non-EU citizens, the figure is 71.8%). Permanent contracts accounted for 17.5%, compared to 19.5% for non-EU citizens as a whole. **The community members are mainly recruited in the Services sector,** with a significantly lower incidence than that for non-EU citizens as a whole: 39.8% compared to 50.8%.

The data from Mandatory Employment Communications confirm the importance of the **construction sector** for the community surveyed: **19.5%** of the recruitments are in this sector, compared to 10.4% for the non-EU population as a whole. 14.7% of non-EU recruits in the sector are Albanian nationals. The second largest sector in terms of recruitment is Agriculture, which accounts for 28.5% of new contracts for Albanian citizens. In particular, the most common employment category for this community is unskilled work in agriculture, landscaping, animal husbandry, forestry, and fishing, which accounts for 27.3% of the contracts.

Figure 9 – Initiation of employment relationships with Albanian citizens by type of contract (in%). Year 2024



Source: Sviluppo Lavoro Italia elaboration based on SISCO data

Women account for 39.8% of recruitments, which is significantly higher than the figure for non-EU citizens as a whole (28.7%).

On the other hand, **156,156 employment relationships** involving Albanian citizens were **terminated in 2024**. In 59.3% of the cases, the main cause of termination was the expiry of the contract or the cessation of activities (compared to 57.9% for non-EU citizens as a whole), while dismissal accounted for 20.5% of the cases, resignation for 11.8%, and 8.5% for other reasons.

Businesses

The community ranks third among non-EU citizens in terms of the n**umber of sole proprietors (42,076**, 10.7% of the total). Businesses run by Albanian-born citizens are mainly headquartered in **Lombardy (18.8%), Tuscany (16.3%) and Emilia-Romagna (14.5%).**

The distribution of businesses by economic sector confirms the community's focus on the construction sector, in which two-thirds of Albanian sole proprietors operate (compared to 24.6% of non-EU nationals as a whole). 28.8% of non-EU entrepreneurs operating in this sector were born in Albania.

66%

of Albanian businesses in Construction

The second-largest investment sector for Albanian companies is commerce, accounting for a significantly lower percentage than that recorded for non-EU citizens' sole proprietorships, for which it represents the top investment sector (7.4% compared to 37.2%).

Welfare

Signs of the Albanian community's integration into Italian society and labour market can be drawn from an analysis of the data relating to certain welfare measures and, in particular, wage subsidies [7]: 25.8% of non-EU recipients of wage subsidies are Albanian, a percentage that rises to 26.5% in the case of ordinary wage supplements. On the other hand, the percentage of Albanians among non-EU beneficiaries of old-age pensions is rather low (6.3%), while the community is particularly well represented among recipients of welfare pensions: almost a quarter of non-EU beneficiaries are Albanian citizens. The percentage hikes to 31.9% for pensions and social allowances.

The high percentage of Albanian citizens among the beneficiaries of family care also highlights the good level of integration of the community into the Italian economic and social fabric, as it indicates the presence of family units. In the case of maternity benefits ([8]), almost a quarter of non-EU beneficiaries are Albanian citizens

[7] These include the Extraordinary Redundancy Fund (which shows very low values in absolute terms because it was not used as a support measure for businesses and workers during the epidemiological emergency), the Exceptional Redundancy Fund (a measure adopted during the pandemic to support employees of companies not covered by other income support measures), and the Ordinary Redundancy Fund.

[8] Also known as "mandatory leave allowance", it is a form of income support that replaces wages and is paid to female workers who are obliged to take a total five month's leave from work for pregnancy and childbirth.

Table 2 - Beneficiaries of social buffers, invalidity, old age and survivors' and welfare pensions, cash transfers to families belonging to the community surveyed and to the non-EU population as a whole - Year 2024

Allowance	Albania	Incidence of the Community on	Total non-EU beneficiaries	Incidence of non-EU workers on
Wage subsidies				
Ordinary Redundancy Fund	23,160	26.50%	87,491	15.50%
Extraordinary Redundancy Fund	761	14.70%	5,187	3.20%
Exceptional Redundancy Fund	3	18.80%	16	0.70%
Total	**23,924**	**25.80%**	**92,694**	**12.70%**
Unemployment benefits				
NASpI (New social insurance for employees)	53,609	11.70%	456,263	16.70%
Old age, invalidity and survivors' pensions				
Old age	3,945	6.30%	62,837	0.50%
Invalidity	2,595	16.50%	15,694	1.80%
Survivors	3,424	9.10%	37,766	0.90%
Total	9,964	8.60%	116,297	0.70%
Welfare pensions				
Pensions and social allowances	16,372	31.90%	51,272	6.10%
Civil disability pensions	6,719	16.30%	41,299	4.00%
Caregivers' allowance and the like	8,761	18.80%	46,645	2.10%
Total	**31,852**	**22.90%**	**139,216**	**3.40%**
Family Care				
Maternity	6,985	23.90%	29,271	10.20%
Parental leave [9]	5,330	15.60%	34,140	9.50%
Family allowance [10]	1,108	21.20%	5,225	8.30%

Source: Sviluppo Lavoro Italia elaboration on the basis of data from INPS - Coordinamento generale statistico attuariale

[9] A form of income support for parents who are employees and who are entitled to take leave from work during the first 12 years of their child's life for a maximum of 6 consecutive months or fractions thereof for the mother and a maximum of 7 consecutive months or fractions thereof for the father.
[10] As of 1March, 2022, Legislative Decree 230/2021 introduced the Universal Child Allowance, a measure to support families with dependent minors, or children of age but not yet 21 who are students or unemployed, as well as disabled children of any age. Family allowance remains in place as a measure to support families without children.

Remittances and financial inclusion

Edited by D. Frigeri - CeSPI

Remittances

The financial behaviour and decisions of foreign citizens take place in a space-time dimension that is influenced by subjective and objective factors. In percentage terms, three quarters (76%) of savings are allocated in Italy and the remaining 24% are sent to the country of origin in the form of remittances. This transfer of money, which has taken on significant dimensions at international level (over $900 billion in 2024, according to the World Bank), has a significant impact on the countries of origin. Remittances sent by foreign citizens residing in Italy reached €8.29 billion in 2024 (Bank of Italy), recording a very modest growth of 1.3% after years of significant increases.

According to World Bank data, in 2024 remittances to Albania accounted for 8.4% of Italian GDP. The country is no longer among the main destinations for remittance flows from Italy, accounting for only 2% of the total in 2024, and has kept essentially stable compared to 2023. Lombardy and Emilia-Romagna are the two regions from which a total of 31% of remittances to the country originate, followed by Tuscany (12%) and Lazio (9%), with Rome (7%) and Milan (5%) being the two main cities from which transfers are made. With regard to cross-border transfers sent by Albanian citizens to their country of origin between 2023 and 2024, data collected from Italian banks show a 37% increase in volume and a 5% reduction in the average amount transferred.

Table 3 - Remittances to Albania

Volume of 2024 remittances from Italy	178.442 (million €)
Incidence on total remittances from Italy	2.2%
2023-2024 % variation	-0.9%
Average cost of remitting €150 from Italy (September 2025)[11]	3.75%
Average amount of cross-border transfers from Italian banks	3,167€

Source: CeSPI elaboration based on Bank of Italy data, www.mandasoldiacasa.it, Observatory on the Financial Inclusion of Migrants

The process of financial inclusion and financial well-being

Financial inclusion, defined as access to and proper use of a variety of financial instruments, is an enabling factor for the initiation and consolidation of the socio-economic integration process of individuals and their families. At the heart of this development process is access to a current account and a payment system, in addition to increasingly complex needs corresponding to an equal number of financial instruments, including access to credit, investments, forms of accumulation, and savings protection.

[11] The average cost, calculated according to the methodology adopted and certified by the World Bank, includes the sum of commissions and the mark up on the exchange rate.

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The traditional notion of financial inclusion has gradually been associated with the term financial well-being, a multidimensional concept that refers to the ability of an individual or family to manage their economic resources in the present and in the future, ensuring stability and resilience. In literature, it is associated with four spheres[12] : the ability to manage current expenses in a sustainable manner (having control over one's finances), the capacity to absorb unexpected shocks without falling into serious difficulty (disposing of a financial "buffer"), the ability to accumulate savings to achieve medium- to long-term goals, and the ability to confidently plan one's financial future (freedom to make choices aimed at one's own well-being). These spheres refer to the availability of a wide range of financial products, but also to adequate financial education, which is a necessary precondition.

The National Observatory on Financial Inclusion, created by CeSPI in 2010, is able to observe a series of variables closely related to the spheres indicated. The first two indicators concern financial and digital education. Both show low levels for non-European citizens: the financial education index stands at 3.8 on a scale of 0-10, while only 46% consider their digital skills to be sufficient. A second key indicator concerns the Bancarization Index, i.e. the percentage of adults with a current account, which is the first step in the process. While the index stands at 97% for Italians[13], it amounted to 90% for non-EU foreign citizens in 2023, still indicating a significant gap. In the case of the Albanian community, the index reaches 99%. A second set of variables makes it possible to represent individuals' ability to plan their long-term goals and manage their expenses in a sustainable manner.

Table 4 - Financial inclusion indicators - Albania

	2023	2022	2020	Delta 2020-2023	Non-EU countries' data
Bancarization index	99%	99%	99%		90%
Incidence on the number of bank account holders					
Passbooks	57.40%	58.40%	58.10%	(-)	60%
Payment services	252.60%	214.90%	224.50%	(+)	303%
Financing services	53.70%	45.30%	53.70%	(=)	54%
Mortgages	18.50%	17.80%	17.90%	(+)	12%
Savings/investment products	37.20%	33.80%	37.60%	(-)	25%
Insurance products (Non-Life)	29.20%	23.70%	30.50%	(-)	33%
Internet Banking	75.50%	62.90%	63.80%	(+)	83%

Source: CeSPI – National Observatory on the Financial Inclusion of Migrants

[12] A system of indicators was developed in 2015 by the Consumer Financial Protection Bureau. See: Measuring financial well-being - A guide to using the CFPB Financial Well-Being Scale.
[13] World Bank – Global Financial Index 2022.

A cross-sectional reading of the indicators between 2020 and 2023 is particularly useful to understand a phenomenon that is dynamic by definition, and that includes, in the 2020-2022 two-year period, the impact of significant shocks arising from the pandemic and inflation.
In terms of the index of bancarization, the Albanian community appears to be fully bancarized and well-integrated, to the extent that it was not cast out of the financial system as other communities were following the crisis.
This picture is confirmed by all the indicators, which appear to be substantially stable, with more significant variations in terms of greater access to digital services (internet banking) and to payment systems, which nonetheless remain below the average for non-EU citizens. A comparison with this average reveals some aspects of the financial well-being of the Albanian community. The incidence of mortgages and savings and investment products show above-average values, indicating a medium- to long-term savings and investment/indebtedness capacity and the availability of adequate reserves to deal with any external shocks, as already pointed out. This is confirmed by the data on bankbooks, short-term savings instruments, which remain below average. Slightly lower than the aggregate figure is the use of non-life insurance products, risk reduction instruments, i.e. the capacity to protect against unforeseen events.

The overall picture reveals a positive profile of financial well-being, with the Albanian community appearing to stand out for its ability to manage its expenses and financial resources and its medium- to long-term decisions, displaying financial resilience to external shocks.

Methodological note

Subject of the survey and reference period

The Annual Reports on Migrant Communities (ed. 2025) analyse the specific characteristics of the 16 largest non-EU communities in the country, considering socio-demographic characteristics, types and modes of residence, presence in the school and university system, as well as integration in the labour market and access to welfare. The editorial line consists of 16 reports dedicated to individual nationalities.

The period analysed is the year 2024, although for some areas the latest available data date back to the previous year, 2023, while for Unaccompanied Foreign Minors (UAMs), the data are updated to June 30, 2025. The reference period is always specified both in the text and in the titles of the table or figure presenting the data.

Presentations and data sources

The analysis used administrative and sample data from various sources. Where possible, the analysis took gender into account. Data relating to communities were compared with overall data for non-EU citizens and, where appropriate, with data on the Italian population.

Each community report consists of two main chapters (Socio-demographic Characteristics and the World of Employment) and two in-depth analyses, one at the beginning on the situation in the country of origin (by the World Bank) and one at the end on Financial Inclusion and Remittances (by Daniele Frigeri of CeSPI).

1. Socio-demographic characteristics. The first chapter analyses the socio-demographic aspects of communities, age structure, the presence of minors (and their integration into the school system), newborns, and unaccompanied foreign minors, as well as the reasons for and conditions of non-EU citizens' stay in Italy, with particular attention to new arrivals in 2024. The sources used are: ISTAT-Ministry of the Interior on residence permits[14] (at December 31, 2024), ISTAT on acquisitions of citizenship (2024) and marriages (2023); ISTAT (2024 estimate) on foreign births broken down by citizenship; Ministry of Labour and Social Policies (MLPS) - Directorate-General for Migration Policies and the Social and Labour Integration of Migrants (UAMs, at June 30, 2025, limitedly to communities with more than 15 minors); Ministry of Education and Merit (MIM) (school year 2023/2024) and Ministry of University and Research (academic year 2023/2024).

2. The labour market. The second chapter is dedicated to the theme of work and welfare. The data used in this chapter are taken from various sources: ISTAT, RCFL - Continuous Labour Force Survey[15] (2024 average); MLPS, Mandatory Employment Communications Information System (SISCO[16] , at December 31, 2024); INPS, General Actuarial Statistics Coordination (at December 31, 2023); Unioncamere – InfoCamere, Movimprese[17] (at December 31, 2024, for foreign-owned companies); data from the main trade unions (CGIL, CISL, UIL, UGL) on members with foreign citizenship (2023).

[14] Data on legally resident non-EU citizens include all foreigners from countries outside the European Union who hold a valid residence permit (residence permit or EU long-term residence permit).

[15] ISTAT's RCFL is a survey conducted on a quarterly sample of individuals registered in municipal registers, and for this reason does not collect information on non-resident foreigners, even if they hold a residence permit. This means that the scope of observation only concerns the legally resident foreign population listed in municipal registries, as the ISTAT survey cannot include citizens who are present illegally or who, although regular, do not reside in Italy. Due to the sample-basis of the survey, the gender variable was not used to analyse samples not in line with statistical representativeness criteria (less than 1,000 units).

[16] SISCO collects data on employment flows relating to subordinate employment, associated employment, internships, and other professional experiences provided under current legislation. The sphere of reference excludes employment relationships in the armed forces concerning senior figures and involving individuals registered in the Seafarers' Register. Finally, employment relationships for socially useful activities (LSU) were not considered among the employment relationships that were started and terminated.

[17] Unioncamere data consider the country of birth of entrepreneurs and not their citizenship.

Sviluppo Lavoro Italia