The Chinese Community in Italy

ANNUAL REPORT

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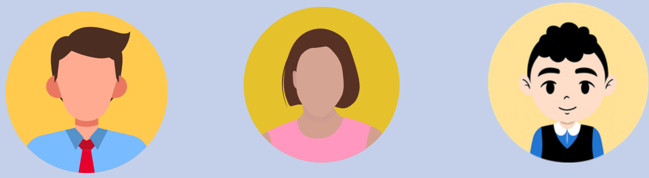
THE CHINESE COMMUNITY IN ITALY

288,661
legal residents
at 31 december 2024

+8.1%
compared to the previous year

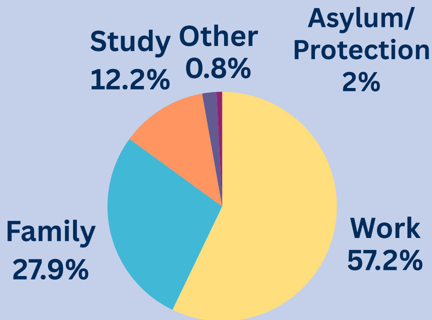


49.4% **50.6%** **19.3%** minors

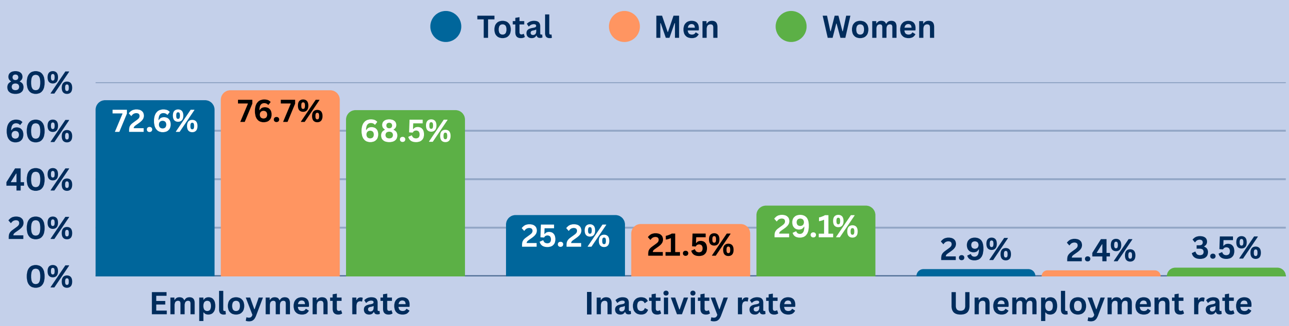
7,965
Entries in 2024

39.7%
for family reasons

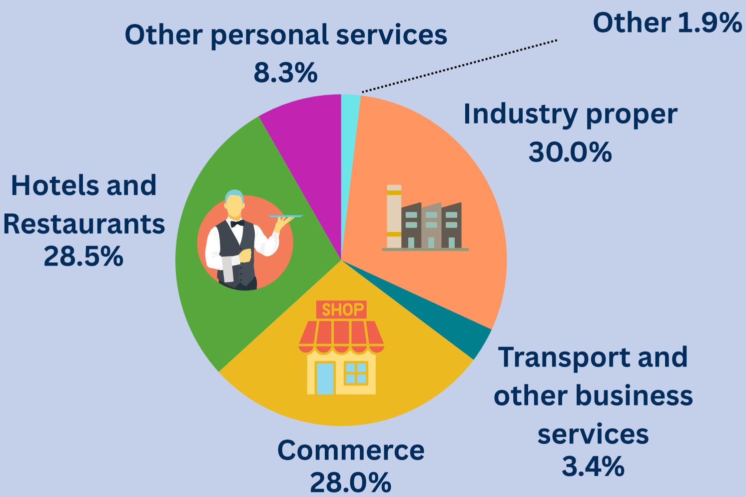
SHORT-TERM RESIDENCE PERMITS



65%
long-term residents

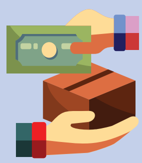


EMPLOYMENT SECTORS



50,027
sole proprietorships

12.7%
of all non-EU businesses



34%
of Chinese businesses in Commerce

The Context of Origin

Edited by World Bank

Macro-economic framework

Since 2015, Chinese economy has maintained a sustained pace of growth, with an average annual GDP increase of 5.5%. However, this uptrend did not translate into an increase in employment. Despite the growth, the number of people employed dropped by more than 9 million, thus mirroring a development model that continued to be based on the rise in productivity and the progressive replacement of labour with capital.

Demographics and the labour market

With more than 1.4 billion inhabitants, China remains one of the most populous countries in East Asia. Approximately 70% of the population is of working age (15–64 years), while young people between 15 and 24 years of age represent only 11% of the total. Projections indicate that by 2050, the total population will decline by almost 11% - a reduction of about 159 million people compared to today - worsening the aging process already underway. At the same time, labour market indicators are showing signs of weakening. Over the last ten years, the labour force participation rate has fallen only slightly (from 66.4% in 2014 to 66.2% in 2024), while the inactivity rate has fallen by 4.3 percentage points. Despite this, employment continues to decline at a faster rate than the drop in population, highlighting structural difficulties in creating new jobs. This suggests that the imbalances observed are not due to an increase in inactivity, but to the Chinese economy's insufficient capacity to absorb labour force, which is probably also due to the effects of the increasing automation and modernization of production processes.

Social characteristics

China is a country characterized by considerable ethnic and cultural diversity. The majority of the population belongs to the Han ethnic group, while the remaining 8-9% is made up of 55 recognized ethnic minorities, including Uyghurs, Zhuang, Hui, Manchus, and Mongols. The official language is Standard Mandarin (Putonghua), while numerous regional languages and dialects – including Cantonese, Shanghainese, Hakka, and Uyghur – are widely used in different provinces. English is particularly prevalent in urban, educational, and commercial contexts, although proficiency levels vary greatly. Education levels have risen significantly over the past two decades. The literacy rate exceeds 97%, while tertiary education [1] has recorded a particularly steep uptrend, rising from around 44% to over 75% between 2023 and 2024, with more marked progress among women. According to World Bank estimates, China's Human Capital Index [2] stands at around 0.65, indicating that a child born today will reach about two-thirds of his/her productive potential in optimal health and education conditions.

Quality of employment and gender and generational inequalities

The quality of employment in China still shows signs of fragility, albeit to a lesser extent than in other Asian countries. About 40% of the workforce remains employed in low-productivity sectors with a high incidence of informal work - particularly agriculture (22%), construction (9%), and commerce (9%). In addition, four out of ten workers are self-employed or work as house help, categories that are generally more exposed to economic vulnerability and less social protection.

[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 5), education, and health.

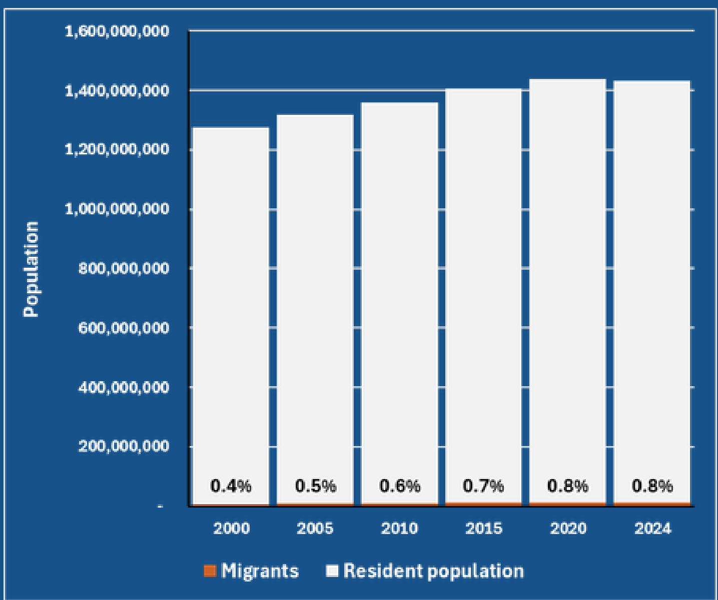
Figure 1 – Overview of the labour market in China: key indicators

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

Pressures on the labour market and generations

Youth unemployment, at 15.2% in 2024, is more than three times higher than adult unemployment, highlighting the difficulties of making the transition from school to work. Gender disparities are equally significant: although unemployment rates are similar for men and women, the risk of female inactivity is almost double. The inactivity rate among women stands at around 40%, compared to 29% among men. These gaps reflect persistent structural constraints - economic, social, and cultural - that continue to limit women's access to the labour market and increase the risk of exclusion, especially in less developed regions and low-productivity sectors.

Figure 2 – Chinese migrant stock (% of the total population)



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

Migration trends

Migration from China has been on the rise over the last two decades, although it still represents a relatively small proportion of the national population. The number of Chinese citizens living abroad has increased by 69%, from just over 6.8 million in 2005 to over 11.7 million in 2024, accounting for about 0.8% of the Chinese population.

The main destinations remain concentrated in North America and Asia. The United States hosts about 21% of Chinese migrants, followed by Canada (12%) and Japan (7%). Australia and New Zealand together account for another significant share (about 7%). In Europe, Italy is one of the main destinations, absorbing about 2% of Chinese migrants in 2024.

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 **288,661 Chinese residents** in Italy placing the community fourth in the ranking of the principal non-EU communities.

Over the last twenty years, the Chinese presence in Italy has almost tripled, rising from 106,750 in 2005 to 288,661 (+170.4%).

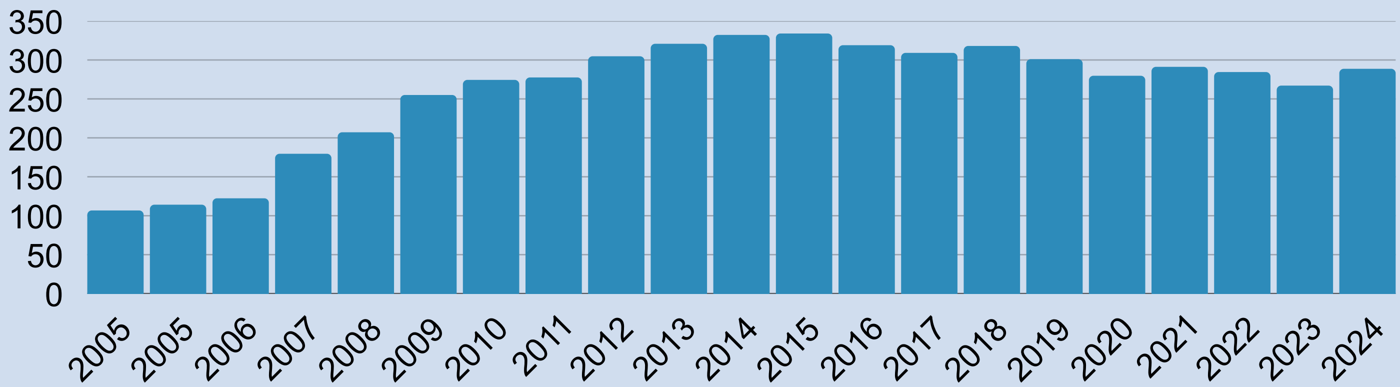
In the last year, there has been an **8.1% increase from the previous year** (compared to +5.6% for non-EU nationals as a whole), following a period of steady decline that began in 2017.

288,661
legal residents

7.6%
of non-EU citizens

+8.1%
compared to 31 December 2023

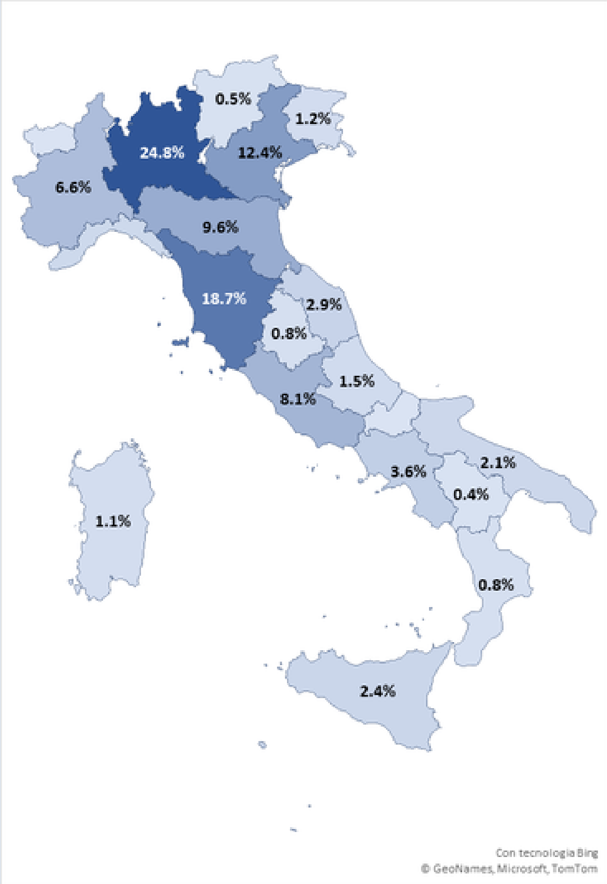
Figure 3 – Legal residents (absolute value in thousands). Time Series 2004-2024



Source: Sviluppo Lavoro Italia elaboration based on Istat data

Territorial distribution

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



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

The Chinese community is mainly concentrated in Northern Italy (57.6% compared to 59.8% of non-EU citizens in the region), where two of the top three regions of settlement are located: **Lombardy (24.8%) and Veneto (12.4%).**

However, the territorial distribution of the community surveyed is characterized by a strong presence in the centre of the country (30.5% compared to 23.1%), particularly in **Tuscany, the second-ranking region in terms of Chinese presence, which accounts for 18.7%.**

Finally, 12% are located in the Southern Italy and the Islands, compared to 17.1% of non-EU citizens.

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57.6% North	30.5% Centre	12% South and Islands

Gender composition

49.4% **50.6%**

The community has an almost perfect gender balance: **with 49.4% men and 50.6% women**, it ranks first among the principal communities for the **lowest degree of gender imbalance** [3]. This data is linked to the characteristics of Chinese migration, which traditionally involves entire family units.

[3] The degree of gender imbalance is given by the difference, without a plus or minus sign, between the incidences of the two genders as a percentage.

Breakdown by age groups and minors

Average age
36 years

55,600
minors

19.3%
of the community

The Chinese community in Italy is characterized by a young population, with an **average age of 36**, lower than that of non-EU citizens as a whole (37.2). Moreover, 29.6% of Chinese citizens are under 24, a higher percentage than the 25.7% recorded for the non-EU population as a whole.

In particular, minors, now numbering 55,600, represent 19.3% of the community (out of the total number of third-country nationals, the proportion drops to 17.3%), a striking figure considering the **low birth rate** [4] recorded: 5.8‰ vs. 11‰ for non-EU citizens as a whole.

In 2024, 1,798 Chinese children born in Italy, accounting for 4.2% of non-EU births, showing an increase of 2.4% from the previous year.

The proportion of adults aged between 45 and 59 is higher than that recorded in the non-EU population: 28% against 22%, while the incidence of over-60s is rather low (7.7% against 12.2%).

[4] 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.

Mixed marriages

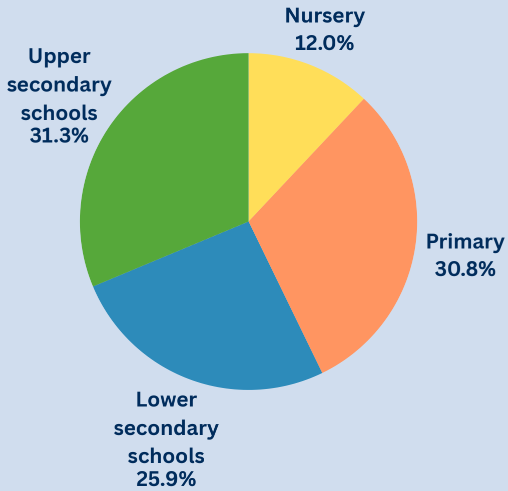
In 2023[5], 293 mixed marriages were reported between Chinese and Italian citizens (in 90% of cases, the groom was Italian), revealing an increase of 24.2% compared to the previous year.

[5] Last year for which data is available.

Youths and education

47,950
Chinese 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

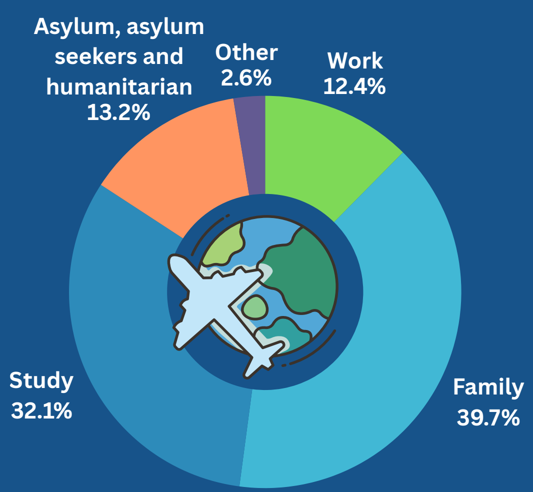
During the 2023/2024 school year, **47,950 Chinese students enrolled in Italian schools**, accounting for 6.3% of the non-EU school population, a figure that remained virtually unchanged from the previous year (-0.6%). The community is more represented in higher education, with 31.3% attending upper secondary schools and 25.9% attending lower secondary schools, percentages that are higher than the average for non-EU students (24.3% and 22.5% respectively). With **47.6%** of students being **female, the incidence of girls** among students is slightly lower than the average (48.3%) but remains stable across different school levels.

The community has a significant presence in universities, where, with **8,501** students, or 8.1% of non-EU **university students, it ranks first in terms of enrolments for the 2023/2024 academic year**. Compared to the previous academic year, there was a 5% increase.

The community **also features the lowest NEET rate** among young people aged 18 to 24: **8.9%** against 24.9% of the overall figure for non-EU youths and 14.3% of the Italian average, indicating the positive socio-economic integration of Chinese young people.

Entries

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



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

A total of **7,965 new residence permits were issued** to Chinese citizens in 2024 (2.7% of the total), on a downtrend from the previous year (-4.6%).

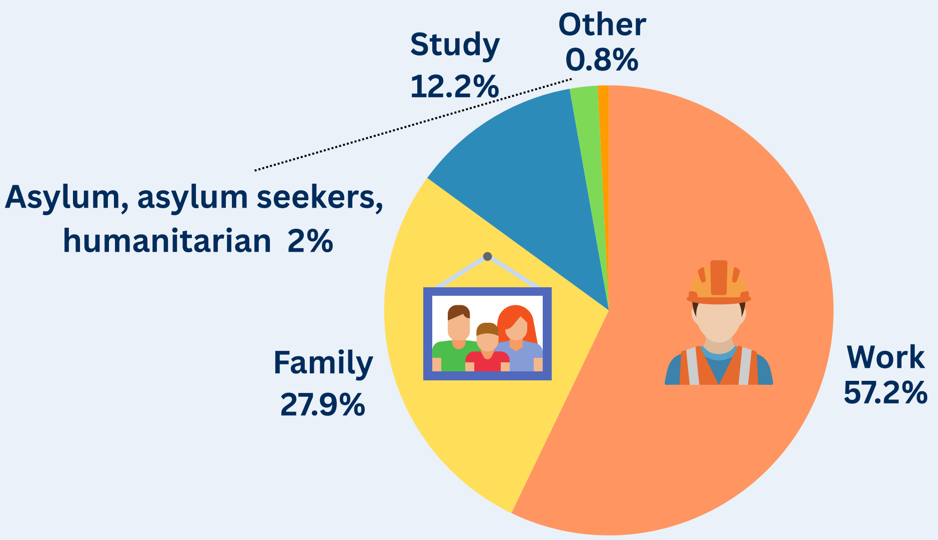
In line with the overall non-EU population, **the main reasons for issuing** new permits to Chinese citizens in 2024 were for **family reunification,** which accounted for about two-fifths of entries (39.7% against an average 36.1% for other foreign communities). Study followed as a reason for issuing new residence permits, with an incidence of 32%, representing a characteristic feature of the community that ranks first in terms of entries for study with 12.7% of the total number relative to non-EU citizens. There was also a steep rise in entries based on applications for the recognition of some form of protection, which represents the third reason submitted by the community for the issue of residence permits (13.2%), recording a rise of 518.2%.

Types and reasons for issuing residence permits

65%

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

An analysis of long-term permits highlights how the Chinese community's stabilisation process in Italy is quite advanced: although **the percentage of long-term residents has fallen by 4.2**% compared to the previous year, it is still significantly higher than that of third-country nationals as a whole: 65% against 52.8%.

As regards permits subject to renewal, t**he Chinese community is the only one among the principal non-EU communities for whom work reasons prevail,** accounting for **57.2%** of permits (the figure falls to 27.4% for non-EU citizens as a whole). This is followed by family reasons, which account for 27.9%. The community surveyed is also characterized by a significant 12.2% incidence of residence permits for study purposes: the highest percentage recorded among the principal non-EU communities.

1,258

Acquisitions of citizenship

In 2024, **1,258 acquisitions of citizenship** were conferred to Chinese citizens (0.6% of the total for third-country nationals), **mainly through transmission from parents, acquisition at the age of 18, or ius sanguinis**, which account for about half of the cases (**82.2%**).

Naturalization accounts for 15.7% of citizenship acquisitions, while only 2.1% are linked to marriage to an Italian citizen.

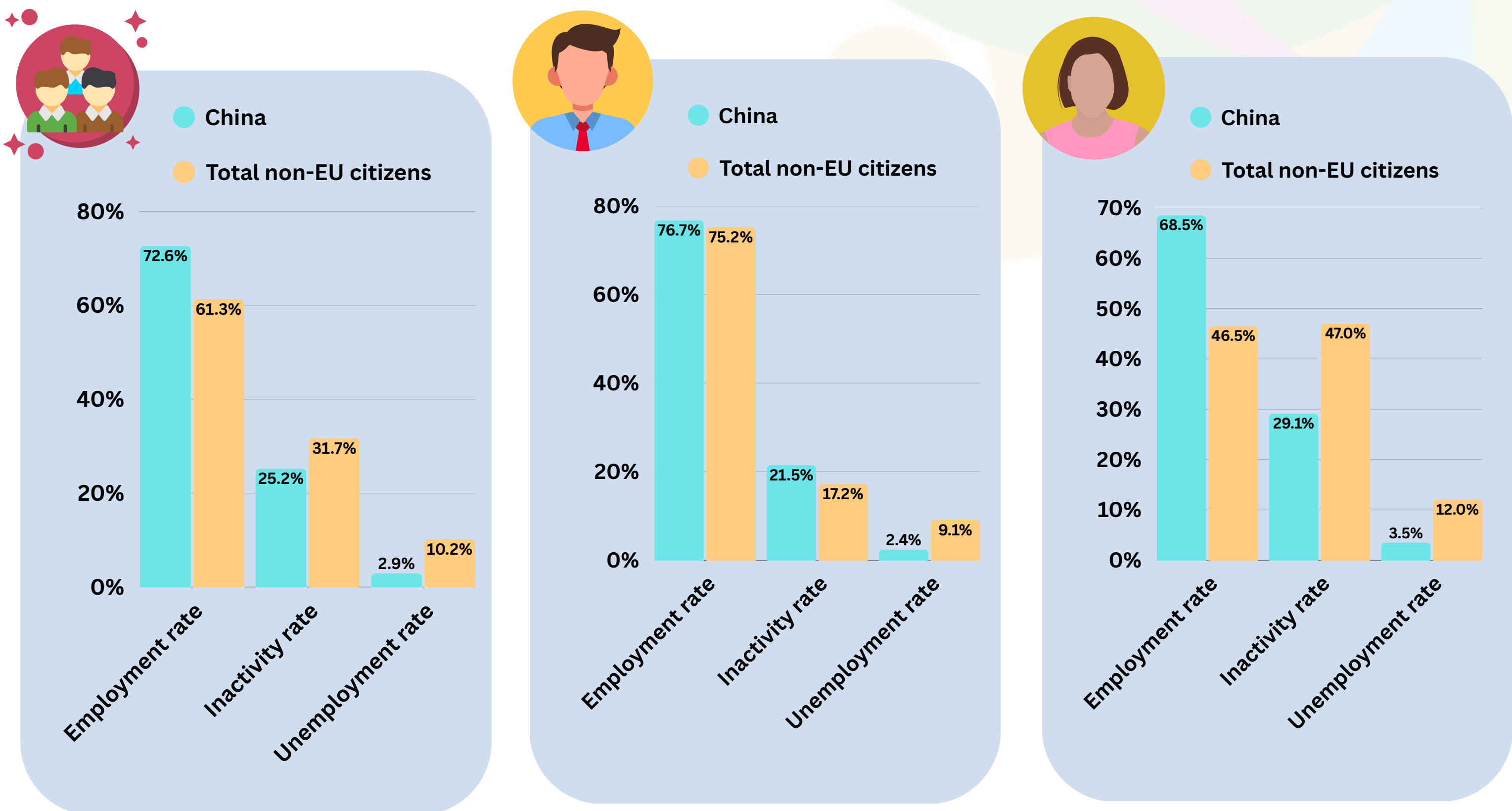
Key indicators

The Chinese community in Italy is perfectly integrated into the Italian labour market, achieving excellent performance levels. The **employment rate** in 2024 was **72.6%** (compared to an average 61.3% for non-EU citizens), the **unemployment rate** stood at **2.9%** (compared to 10.2% for non-EU citizens as a whole), while the proportion of inactive people aged between 15 and 64 equalled 25.2% against 31.7%. **The community recorded the third- highest employment rate among the principal non-EU communities and ranked second for the lowest unemployment rate.**

The strong involvement of the community women in the labour market contributes significantly to the achievement of these indicators.
Indeed, Chinese women have a significantly higher employment rate than non-EU women as a whole (68.5% vs. 46.5%) and significantly lower inactivity and unemployment rates (29.1% and 3.5% respectively, compared to 47% and 12%). Within the community, the gap between the male employment rate (76.7%) and the female employment rate (68.5%) is very narrow, with women accounting for 46.6% of employed workers (compared to 37.7% of the total non-EU population).

Despite high levels of employment, the community has low union membership, ranking last in terms of membership of the largest trade unions in 2023 (0.6% of non-EU members), with a prevalence of CGIL members (46%). Out of an estimated 146,000 Chinese workers, only 5,037 are union members, representing a meagre 3.5%.

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

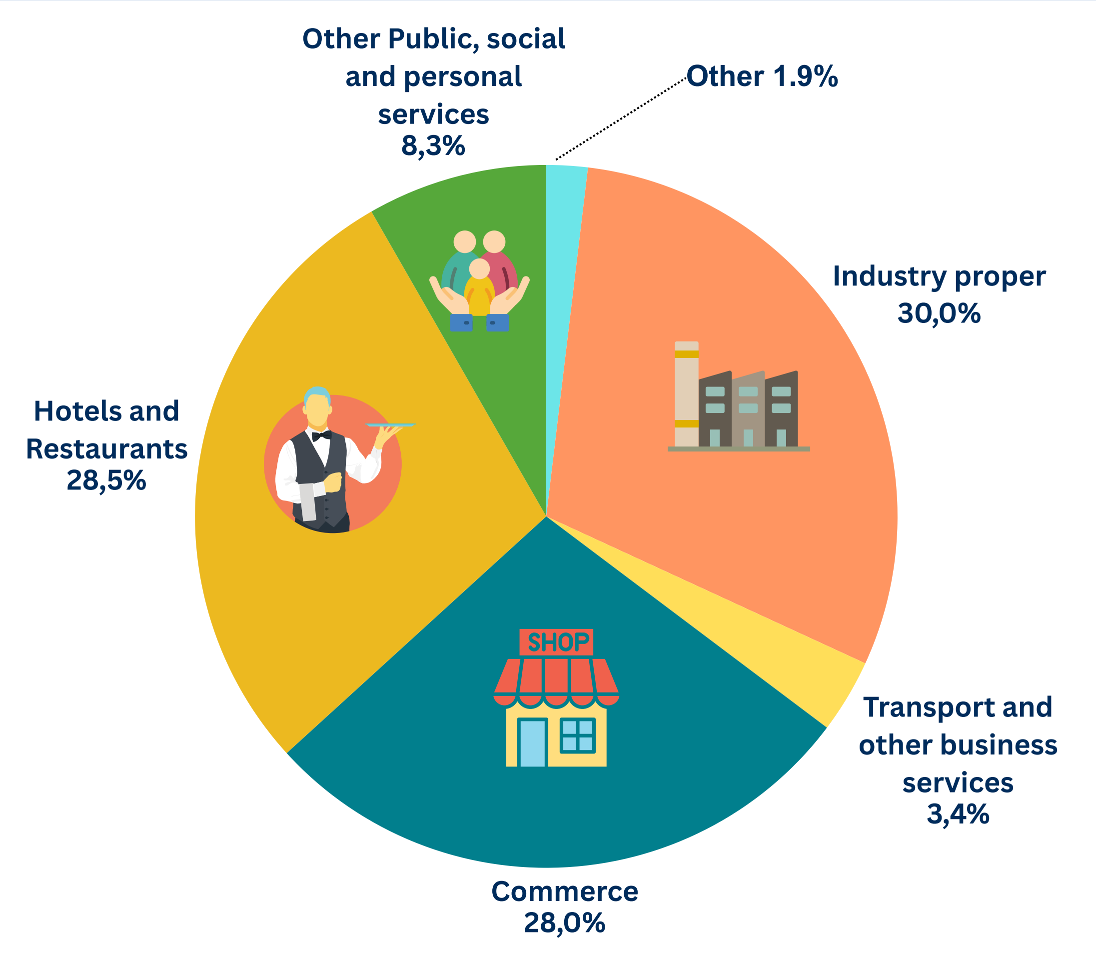


Source: Sviluppo Lavoro Italia elaboration based on ISTAT RCFL data

Sectors of employment

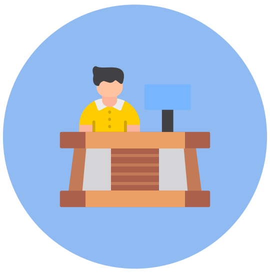
In terms of employment sectors, **Chinese employment is fairly evenly distributed across three sectors: industry proper (30%), hotels and restaurants (28.5%), and commerce (28%)**. With the exception of other public, social, and personal services, which account for 8%, the presence in other areas is residual.

Figure 8 - Employed people (aged 15 and over) by sector of employment. Year 2024



Source: Sviluppo Lavoro Italia elaboration based on ISTAT RCFL data

In terms of job titles, **over three-fifths of Chinese workers are classified as clerical, salesclerks, and personal service providers**. Skilled manual labour accounts for 27.1% of Chinese workers, unskilled labour for 3.9%, while managers and professionals in intellectual and technical fields account for 8.4%.



60.6%
clerks, salesclerks, and personal service providers

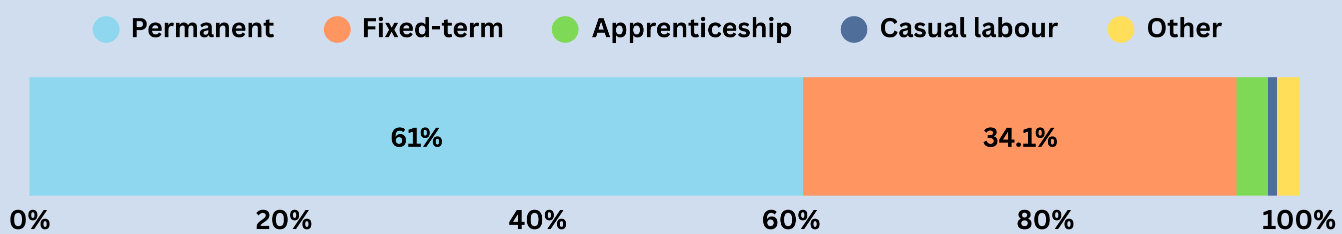
Employment trends

With regard to entry into the labour market, in 2024, **97,840 new employment contracts were signed with Chinese citizens,** accounting for 4.7% of new employment contracts with non-EU citizens. Unlike the overall non-EU population, the vast majority of recruitments were on the basis of permanent contracts (60.9%) (for non-EU citizens, the percentage drops to 19.5%), thus indicating greater job stability. Fixed-term contracts accounted for 34.1%, compared to 71.8% for third-country nationals as a whole.

The **main sector of recruitment for the community is the Service Sector,** with a significantly lower incidence than for non-EU citizens as a whole: **43.3**% compared to 50.8%. In particular, the most common job category for the community is **skilled professions in hospitality and catering**, which accounts for **25.3%** of contracts.

The data from the Mandatory employment communications confirm the importance of the industrial sector for the community surveyed: 36.9% of recruitments are in this sector, compared to 9% for the non-EU population as a whole. 19.2% of non-EU recruitments in this sector are Chinese nationals. The third-largest sector in terms of recruitment is Commerce and Repairs, which accounts for 16.1% of the community's new employment contracts.

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



Source: Sviluppo Lavoro Italia elaboration based on SISCO data

Women account for 46.7% of recruitments, which is significantly higher than the figure for non-EU citizens as a whole (28.7%).

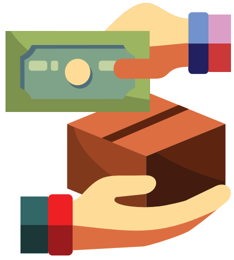
In 2024, **89,700 employment relationships** involving Chinese citizens **were terminated,** mainly due to dismissal (56%), resignation (22.8%), termination of the contract or activity (18.3%), and other reasons (3%).

Businesses

The community plays a prominent role in the business world, ranking **second** among the principal non-EU countries **in terms of the number of sole proprietorships: 50,027**, or 12.7% of the total. **China is the main country of origin of non-EU female entrepreneurs**, accounting for over a quarter of the total with 23,716 owners.

The geographical distribution of businesses run by Chinese-born citizens closely mirrors that of the community, with a strong presence in Tuscany (22.4%), followed by Lombardy (20.5%) and Veneto (11%).

There are two main areas of investment for Chinese-born entrepreneurs: commerce, in which 34% of Chinese sole proprietors operate (compared to 39.9% of non-EU citizens as a whole), and manufacturing, which accounts for 31.6% of the activities (vs. 7.6% overall).



34%

of Chinese businesses in Commerce

More than half of non-EU entrepreneurs operating in this sector were born in China. The share relating to the hospitality and catering sector is also significant: 15.1% compared to 6.6%.

Welfare

Despite the significant presence of Chinese workers in the industrial sector, the community is poorly represented among recipients of wage subsidies [6]: only 0.9% of non-EU recipients of wage subsidies are Chinese, mainly recipients of the Ordinary Redundancy Fund (CIGO). The incidence of Chinese citizens among recipients of welfare pensions (2%) is also extremely marginal compared to the demographic weight of the community on the total the non-EU population: the largest presence is among recipients of attendance allowances and the like, with Chinese nationals accounting for 2.3% of cases.

The community surveyed is also poorly represented among recipients of family care, including maternity leave allowance [7]: approximately 4% of non-EU beneficiaries are Chinese citizens, a rather low incidence considering the demographic weight of the community and the good integration of women in the Italian labour market.

[6] These include the extraordinary redundancy fund, 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.

[7] Also known as 'compulsory leave allowance', this is a form of income support that replaces wages and is paid to female workers who have to take leave from work for pregnancy and childbirth for a total of five months.

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	China	Incidence of the Community on	Total non-EU beneficiaries	Incidence of non-EU workers on
Wage subsidies				
Ordinary Redundancy Fund	835	1.00%	87,491	15.50%
Extraordinary Redundancy Fund	0	0.00%	5,187	3.20%
Exceptional Redundancy Fund	1	6.30%	16	0.70%
Total	**836**	**0.90%**	**92,694**	**12.70%**
Unemployment benefits				
NASpI (New social insurance for employees)	0	0.00%	456,263	16.70%
Old age, invalidity and survivors' pensions				
Old age	0	0.00%	62,837	0.50%
Invalidity	0	0.00%	15,694	1.80%
Survivors	0	0.00%	37,766	0.90%
Total	0	0.00%	116,297	0.70%
Welfare pensions				
Pensions and social allowances	920	1.80%	51,272	6.10%
Civil disability pensions	838	2.00%	41,299	4.00%
Caregivers' allowance and the like	1,069	2.30%	46,645	2.10%
Total	**2,827**	**2.00%**	**139,216**	**3.40%**
Family Care				
Maternity	1,205	4.10%	29,271	10.20%
Parental leave [8]	0	0.00%	34,140	9.50%
Family allowance [9]	0	0.00%	5,225	8.30%

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

[8] 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.

[9] As of March 1, 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 are influenced by subjective and objective factors in a space-time dimension. 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 the international level (over $900 billion in 2024, according to the World Bank), has a significant impact on the contexts of origin. Remittances sent by foreign citizens residing in Italy reached €8.29 billion in 2024 (Bank of Italy), with very modest growth of 1.3% after years of significant increases.

According to World Bank data, remittances to China accounted for 0.2% of national GDP in 2024. The country has become marginal in terms of remittance flows from Italy. The year 2024 saw a further reduction in flows: -57% compared to 2023. Lazio and Campania are the two regions from which a total of 46% of remittances to the Asian country originate (concentrated between Rome 27% and Naples 13%), followed by Lombardy (11%) and Sicily (7%). With regard to cross-border transfers sent by Chinese citizens to their country of origin, data collected from Italian banks show a 4% increase in volume and no change in the average amount remitted between 2023 and 2024.

Table 3 – Remittances to China

Volume of 2024 remittances from Italy	3.960 (million €)
Incidence on total remittances from Italy	0.05%
2023-2024 % variation	-57.8%
Average cost of remitting €150 from Italy (September 2025)[10]	5.48%
Average amount of cross-border transfers from Italian banks	5,353€

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 to initiate and consolidate the socioeconomic integration process of an individual and his/her family. At the heart of this evolutionary process is access to a current account and the payment system, in addition to increasingly complex needs that correspond to an equal number of financial instruments, including access to credit, investments, forms of accumulation, and the protection of savings.

The traditional notion of financial inclusion has gradually been combined 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, thus ensuring stability and resilience.

[10] 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.

In literature, it is associated with four dimensions [11]: the ability to manage current expenditure in a sustainable manner (having control over one's finances), the ability to absorb unexpected shocks without falling into serious difficulties (having a financial "buffer"), the ability to accumulate savings for medium- to long-term goals, and the ability to plan one's financial future with confidence (freedom to make choices for one's own well-being). These dimensions 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 survey a series of variables closely related to the spheres highlighted. 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 own digital skills to be sufficient. A second key indicator concerns the Bancarization Index: the percentage of adults with a current account being the first step in the process. While the index stands at 97% for Italians [12], for non-EU foreign citizens, it reached 90% in 2023, a continuing significant gap. In the case of the Chinese community, despite its stability in Italy, the index value only amounts 73%. A second set of variables allows us to represent an individual's ability to plan his/her long-term goals and manage their expenses in a sustainable manner.

Table 4 – Financial inclusion indicators – China

	2023	2022	2020	Delta 2020-2023	Non-EU countries' data
Bancarization index	73%	68%	73%		90%
Incidence on the number of bank account holders					
Passbooks	34.20%	34.20%	34.80%	(=)	60%
Payment services	303.60%	266.40%	266.90%	(+)	303%
Financing services	26.20%	22.90%	29.50%	(-)	54%
Mortgages	12.30%	11.90%	12.00%	(+)	12%
Savings/investment products	26.30%	23.90%	25.30%	(+)	25%
Insurance products (Non-Life)	18.10%	14.30%	20.10%	(-)	33%
Internet banking	100%	87.00%	84.30%	(+)	83%

Source: CeSPI – Observatory on the Financial Inclusion of Migrants

[11] 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.
[12] 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. From the point of view of the bancarization index, the Chinese community has always shown values below the average for foreign citizens. The index recorded only a small drop (5 percentage points) in 2022 and then bounced back to its original value in 2023. Also the other indicators recorded a similar trend, thus confirming that crises had a positive, albeit moderate, impact and highlighted an important amount of resilience. In some cases, the indicators were up from 2020, showing an uptrend in the financial inclusion process.

A comparison with the average data for non-EU citizens highlights a number of aspects of the financial well-being of the Chinese community. This community shows a capacity for medium- to long-term savings and credit, relying only marginally on insurance products and short-term credit (the incidence of mortgages is in line with the average). It is a community open to digitalization, both in terms of its extensive use of payment services and its use of internet banking, which englobes all current account holders.

Despite a low level of bancarization, the overall picture reveals certain elements in the financial well-being profile of the Chinese community that highlight their capacity for resilience and for managing medium- to long-term plans in the perspective of the future.

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[13] (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 world of employment. 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[14] (2024 average); MLPS, Mandatory Employment Communications System (SISCO[15], at December 31, 2024); INPS, General Actuarial Statistics Coordination (at December 31, 2023); Unioncamere – InfoCamere, Movimprese[16] (at December 31, 2024, for foreign-owned companies); data from the main trade unions (CGIL, CISL, UIL, UGL) on members with foreign citizenship (2023).

[13] 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).

[14] 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).

[15] 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.

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

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