The Filipino Community in Italy

ANNUAL REPORT

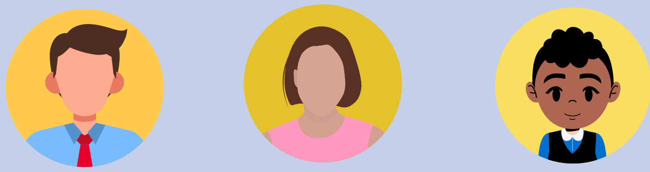
2025

THE FILIPINO COMMUNITY IN ITALY

145,694
legal residents

at 31 december 2024

-0.4%
compared to the previous year

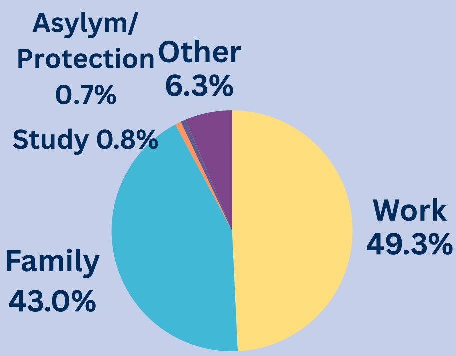


42.2% **57.8%** **14.7%**
minors

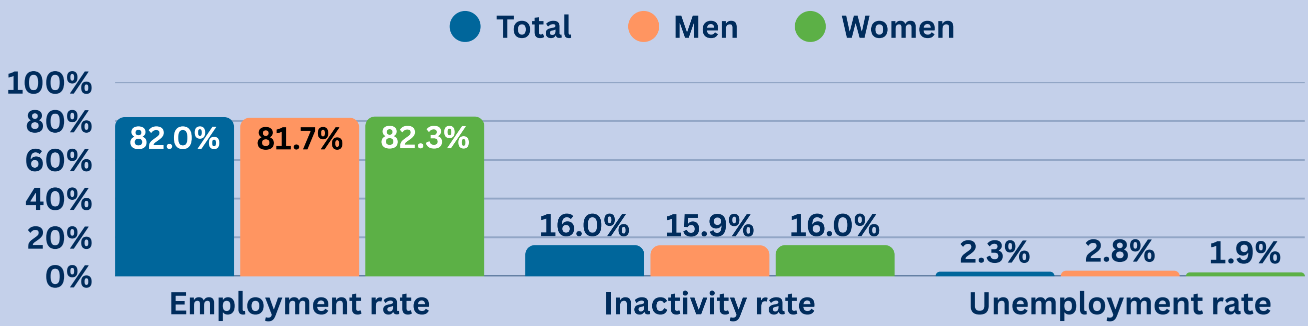
2,334
entries in 2024

59.2%
for family reasons

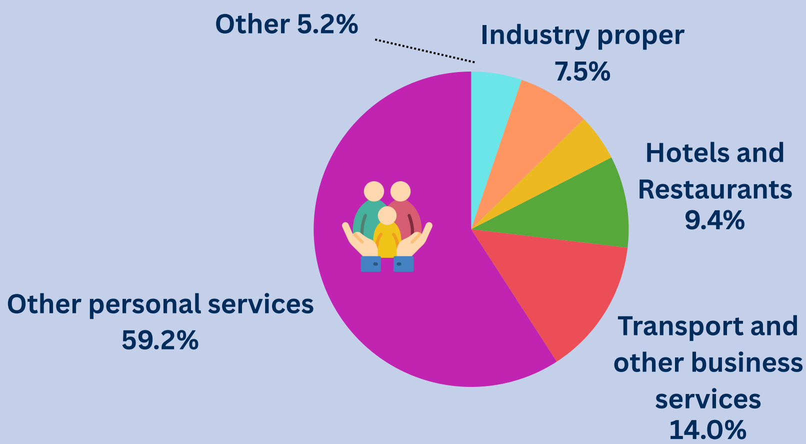
SHORT-TERM RESIDENCE PERMITS



71.6%
long-term residents



EMPLOYMENT SECTORS



1,192
sole proprietorships

0.3%
of all non-EU businesses

28%
of Filipino businesses in business services

The Context of Origin

Edited by World Bank

Macro-economic Framework

Since 2015, the Philippines' economy has maintained a sustained pace of expansion, with average annual GDP growth of 3.6%. The labour market has also shown favourable dynamics: employment has increased by an average of 2.1% per year, with over 8 million new jobs created during the period under review.

Demographics and the labour market

The Philippines have a population of over 116 million (2025), with the majority concentrated on 11 islands of the archipelago. About two-thirds of the population falls within the 15–64 age group, while young people aged 15–24 account for 19% of the total. Estimates indicate that by 2050, the population will increase by about 18 million people (+16%), significantly expanding the future potential workforce. This rapid demographic expansion has led to sustained growth in the working-age population, while the economy's capacity to generate new jobs has advanced at a slower pace. As a result, although employment has increased in absolute terms, job creation is not sufficient to absorb the entire flow of new entrants into the labour market. Over the last ten years, the unemployment rate has fallen thanks to job growth in absolute terms, but at the same time the inactivity rate has increased by 1.2 percentage points, with a particularly marked increase among young people (+10.7% in the 15–24 age group). Part of this increase reflects longer periods of education and training, but it could also signal structural difficulties in the transition from school to work. Consistent with this picture, the employment-to-working-age population ratio has remained virtually stable over the last decade (59.9% in 2014; 59.7% in 2024). In summary, demographic trends seem to be outpacing labour demand, resulting in a situation where unemployment is falling, but where the number of people—especially young people—excluded from the labour force is increasing..

Social Characteristics

With over 7,000 islands, the Philippine archipelago has a predominantly Catholic population, with a Muslim minority. The official languages are Filipino and English. Education and literacy levels are high and continuously improving: the literacy rate reached 98% in 2020. Participation in tertiary education [1] stands at 45%, supported by particularly strong growth among women (from 40% in 2014 to 53% in 2023), compared with a more moderate rise among men (from 32% to 38% over the same period). Despite this progress, investments in education have not yet translated into fully enhancing human capital. According to the World Bank, in 2020 the Human Capital Index [2] of the Philippines was 0.52, indicating that a child born today will only be able to reach 52% of his/her productive potential in optimal health and educational conditions.

Quality of employment and gender and generational inequalities

The quality of employment in the Philippines remains a structural problem. Over half of the workforce is employed in low-productivity sectors with a high incidence of informal work — particularly agriculture (22%), construction (10%), and commerce (22%). In addition, one in three workers — a gradually declining percentage — is self-employed or works as house help, categories characterized by greater economic vulnerability.

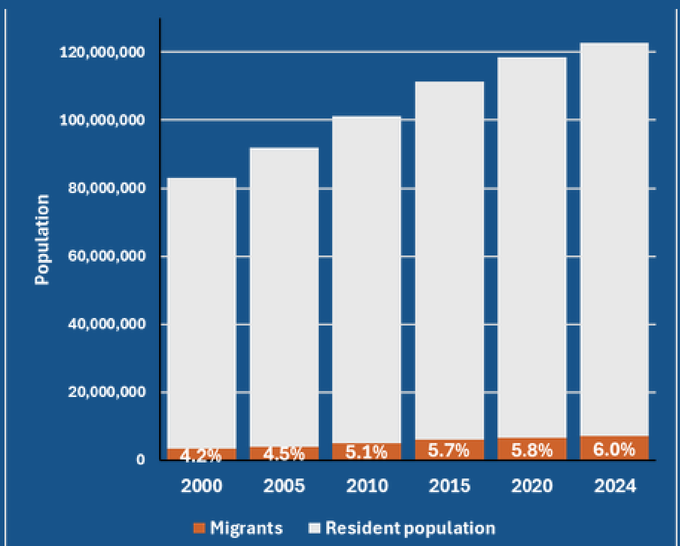
[1] Calculated as the ratio of the total number of enrolled students to the university-age population

[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 – Philippines: key indicators

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

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



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 – which was at 6.6% in 2024 – is about three times higher than adult unemployment, highlighting the difficulties that young people face in entering the labour market. Gender disparities are even more significant: although unemployment rates are similar for men and women, female labour market participation remains significantly lower. The inactivity rate for women stands at around 50%, compared to 28% for men, highlighting economic, social, and cultural constraints that continue to limit women's access to work and increase their risk of exclusion from the labour market.

Migration trends

The limited capacity of the Philippine economy to generate employment—as indicated by main labour market indicators—is echoed by the increase in emigration, which continues to be a structural component of the national socio-economic context. Over the last 20 years, the number of citizens residing abroad has grown by 78%, from 3.9 million in 2005 (about 4.5% of the total population) to almost 7 million in 2024, accounting for about 6% of the population. Most migrants head to the United States (32%), Canada (12%), and several Arab countries with medium-high or high incomes, particularly Saudi Arabia (11%) and the United Arab Emirates (8%). In Europe, after the United Kingdom, Italy is the main destination, absorbing about 2% of Filipino 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 31 December 2024, **145,694 Filipino citizens** were **legally residing in Italy**, a number that has almost doubled in the last twenty years: from 75,825 in 2005 to 145,694 (+92.1%).

However, the last year recorded a substantial stability (-0.4%) compared with the 5.6% growth rate for non-EU citizens as a whole.

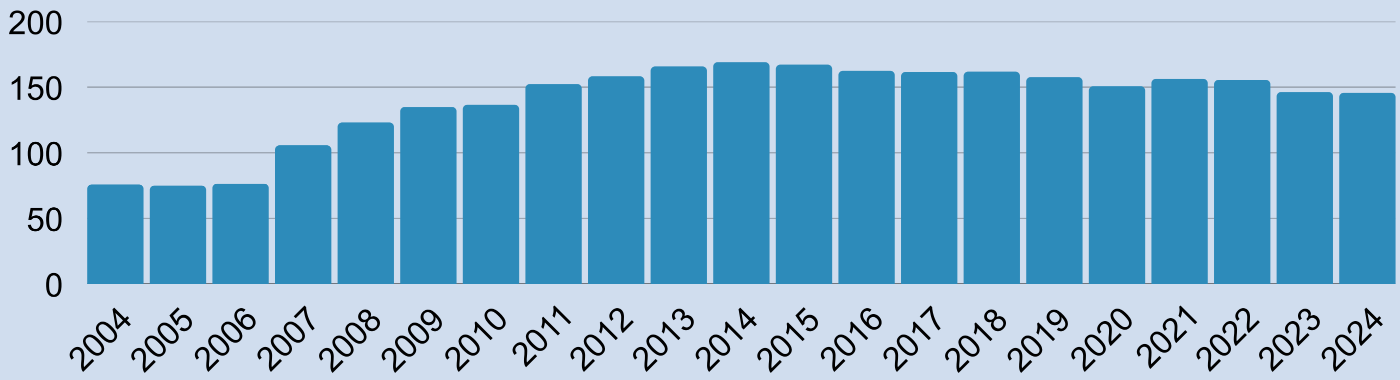
The community remains stable in **eighth place in the ranking of the principal non-EU communities**, accounting for 3.8% of third-country nationals in Italy.

145,694
legal residents

3.8%
of non-EU citizens

-0.4%
compared to 31 December 2023

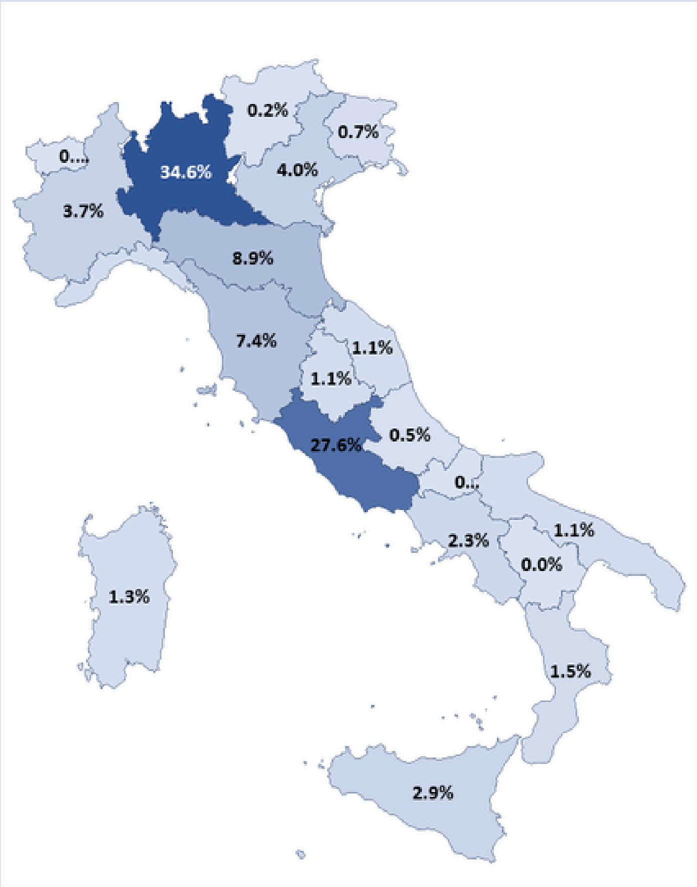
Figure 3 - Regular residents (absolute value in thousands). Time series 2004-2024



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

Territorial distribution

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



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

The geographical distribution of Filipino citizens differs significantly from that of the whole non-EU population in Italy, with a lower concentration in the North (53.2% compared to 59.8%), a higher concentration in Central Italy (37.1% compared to 23.1%), while 9.7% of the community is located in the South and in the Islands (compared to 17.1% overall).

However, the region with the **largest Filipino presence** is **Lombardy**, which is home to **34.6%** of the community, followed by **Lazio**, which is home to **27.6%** of Filipinos. There is a particularly high concentration in the two metropolitan areas of Milan and Rome, with percentages of 29.5% and 26.3% respectively, which is most likely linked to the funneling of Filipino job openings in household and personal services, which are in high demand in large urban centers. The community's third region of choice for settlement (8.9%) is Emilia-Romagna.

53.2% North	37.1% Centre	9.7% South and Islands

Gender Composition

42.4% **57.8%**

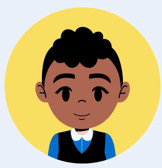
The community presents an **imbalance in favour of women, who account for 57.8%** of the total, placing it – together with the Peruvian community – in third place in terms of the highest incidence of women among the principal communities.

This figure is linked to the characteristics of migration from the Philippines, which has mainly involved women, who are best oriented to meeting the demand for labor in the service sector. Only when they achieve an adequate level of economic and social stability do they proceed to apply for family reunification.

Breakdown by age groups and minors

Average age
43.6 years

21,414
minors



14.7%
of the community

The Filipino community in Italy is characterized by a r**ather mature population**, with an **average age of 43.6 years**, significantly higher than that of non-EU citizens as a whole (37.2 years). More than half (53.1%) of Filipinos in Italy are over 45 years old, a significantly higher percentage than the 34.1% recorded for the non-EU population as a whole.

The **predominant age group is over 60**, which comprises about **one-fifth of the community** (the percentage drops to 12.2% of the total non-EU population). The advanced age of the Filipino population is also linked to their long-established presence in the country, as they were one of the first nationalities to migrate to Italy.

The 21,414 minors present account for 14.7% of the Filipino population, a significantly lower percentage than that of non-EU citizens as a whole (17.3%). The low number of minors in the community is also due to the frequent employment of Filipino women in family and domestic care services, a field of work that makes it rather difficult to establish or reunite family units, especially due to the difficulty in reconciling work with caring for preschool children.

These critical issues are confirmed by the **low birth rate** [3] recorded in the community (**5.6 ‰**). In 2024, 8**81 Filipino children were born in Italy**, accounting for 2.1% of non-EU births.

[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.

Mixed Marriages

In surveying the presence of families, it should also be noted that the community is involved in mixed marriages to a very limited extent: in 2023 [4] 264 mixed marriages were registered between Filipino and Italian citizens (in 64.8% of cases, the Italian was the groom), showing an increase of 9.5% compared to the previous year.

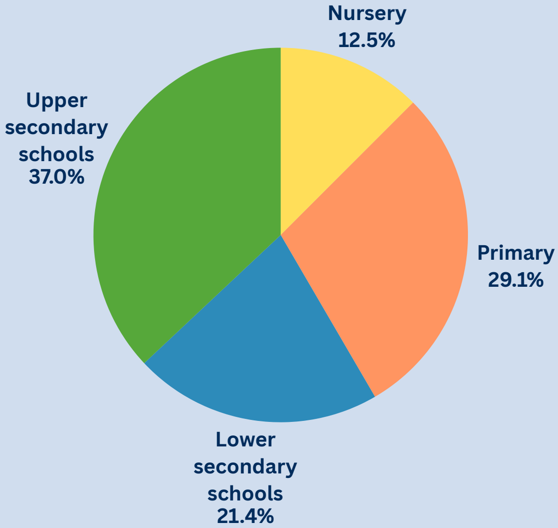
[4] Last year for which data is available.

Youths and education

21.909

Filipino 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

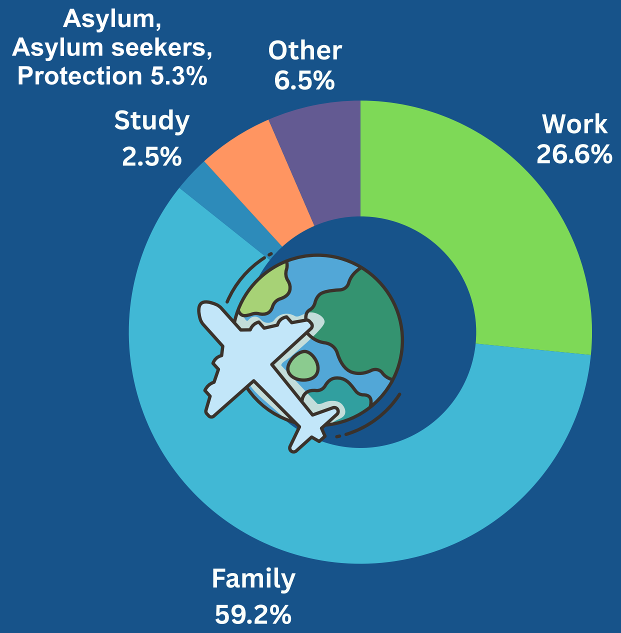
During the 2023/2024 school year, **21,909 Filipino students** enrolled in Italian schools, accounting for 2.9% of the non-EU school population. Their number fell by 3.3% compared to the previous year. The community is more concentrated in higher education institutes than the average non-EU students, with 37% attending upper secondary schools (compared to 24.3% overall). In line with the overall non-EU school population, the incidence of female students accounts for 48.6% vs. 48.3%.

Conversely, at university level there has been an increase in Filipino students: +12% compared to the previous academic year. The **Filipino students enrolled in the 2023/2024 academic year were 1,222**, representing 1.2% of non-EU university students.

The percentage of young people among Filipinos aged 18 to 24 who are neither in education, employment, or training (**NEET**) is decidedly low: **11.1%** compared to 24.9% for the whole of non-EU young people and 14.3% for the Italian average, indicating the successful integration of the community's young people in the Italian socio-economic fabric.

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

During 2024, **2,334 new residence permits were issued to Filipino citizens**, showing a decrease from the previous year (-16.5%, in line with the overall trend).

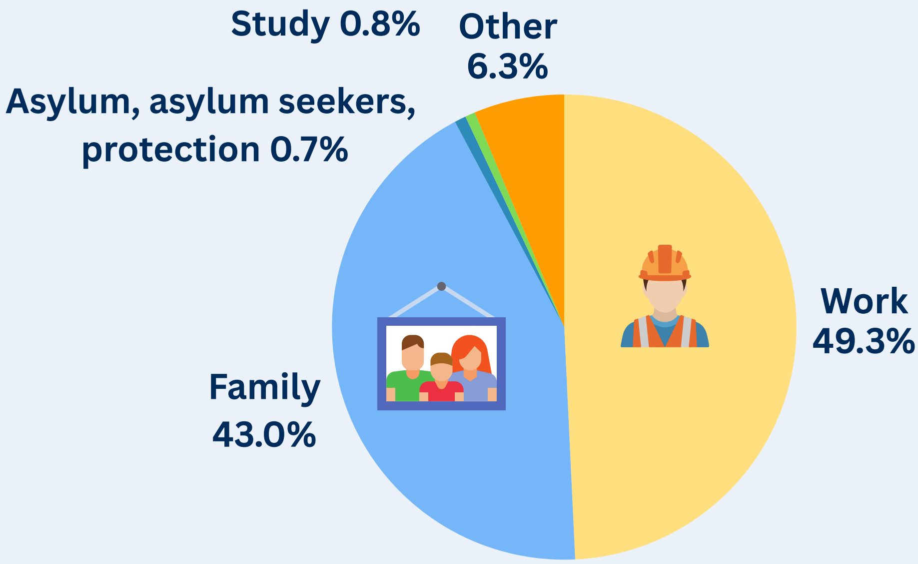
Family reunification is the main reason for issuing new permits to Filipino citizens, accounting for about three-fifths of the entries (59.1%). The second most common reason for issuing new residence permits is work, accounting for 26.6%. Entries for this reason recorded a significant +20.1% increase from the previous year: There was also a considerable increase in new permits for asylum or other forms of protection (+83.6%), albeit the numbers remain small (123 entries in 2024).

Types and reasons for issuing residence permits

71.6%

long-term residents

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



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

A survey of long-term permits shows that the Filipino community's stabilisation process in Italy is quite advanced: although the **percentage of long-term residents** has fallen by 2.5 percentage points compared to the previous year, it is still **significantly higher than that of non-EU citizens as a whole: 71.6% compared to 52.8%.**

With regard to temporary permits, it should be noted that **almost half (49.3%) of the permits assigned to the community are work-related**, which is the main reason for their staying in Italy, with a higher incidence than the one recorded for non-EU citizens as a whole (27.4%). **The community ranks second among the principal non-EU communities in terms of the incidence of permits linked to this reason.** This is followed by family reasons, with a 43% share.

4,465

Acquisitions of citizenship

In 2024, **4,465 Filipino citizens acquired the Italian citizenship** (2.2% of the total for third-country nationals), **mainly due to naturalisation**, which accounted for more than half of the cases (**50.8%**).

Transmission from parents, acquisition on coming of age at 18, or ius sanguinis accounted for 43.5% of acquisitions, while 5.8% were consequent to marrying an Italian citizen.

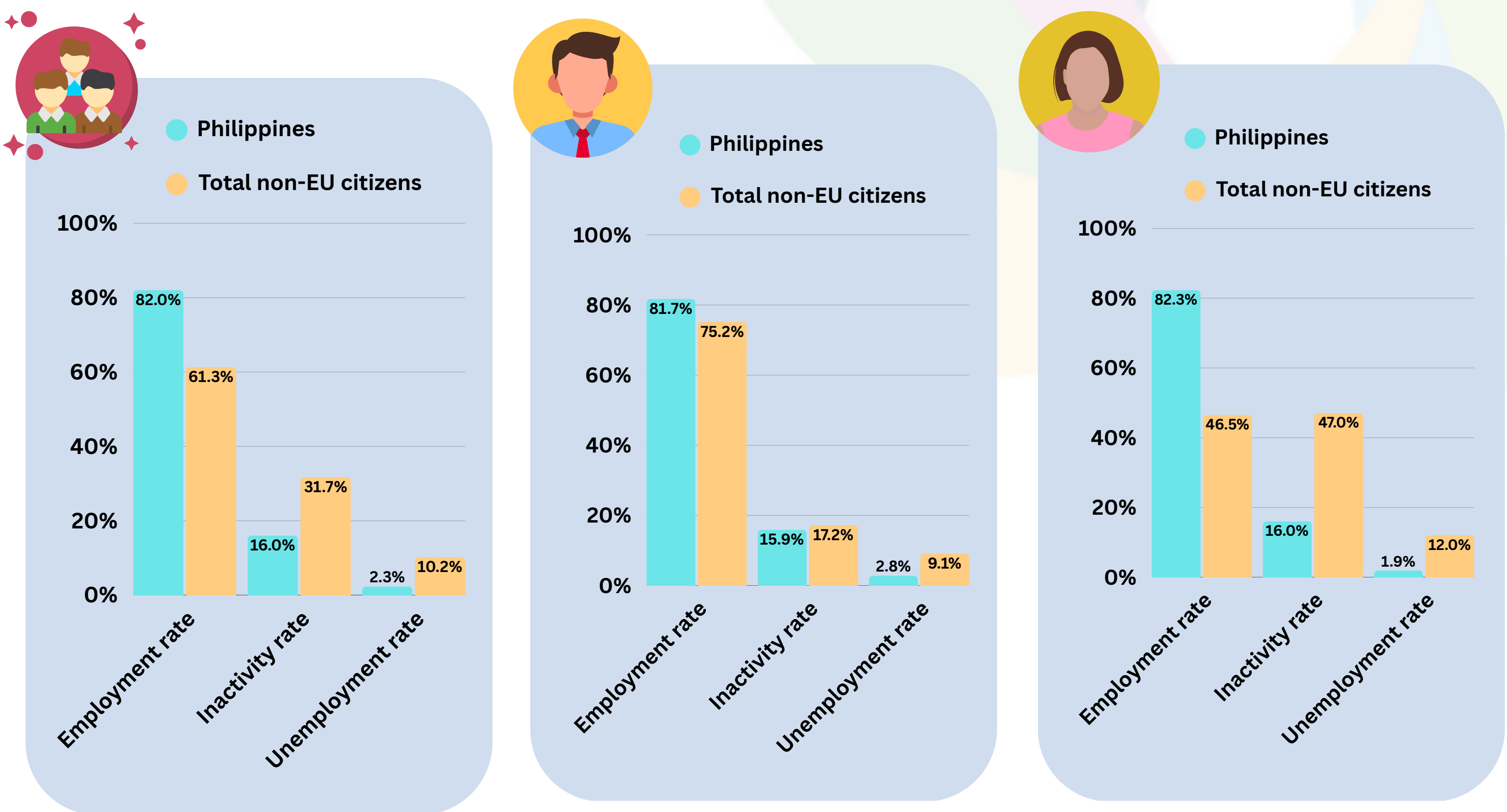
Key indicators

Filipino citizens in Italy have been able to find their place in the Italian labour market, historically filling the demand for work in the field of family and personal care services. **The community performs very well, ranking first in terms of the highest employment rate (82%** compared to 61.3%) **and recording the lowest unemployment and inactivity rates (2.3% and 16%** respectively, compared to 10.2% and 31.7%).

The **strong role played by the community's women in the workplace** is a determining factor in achieving these high indicators. **The community is the only one among the principal non-EU countries to have a higher female than male employment rate: 82.3% compared to 81.7%**.

Despite their strong labour market participation, Filipino workers have low union membership, ranking fourteenth among the main non-EU countries in terms of membership of the major trade unions in 2023 (1.4% of non-EU members), with CISL (Italian Confederation of Trade Unions) being the most popular (45%). Out of an estimated 99,000 Filipino workers, only 11,023 are union members, accounting for approximately 11%.

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

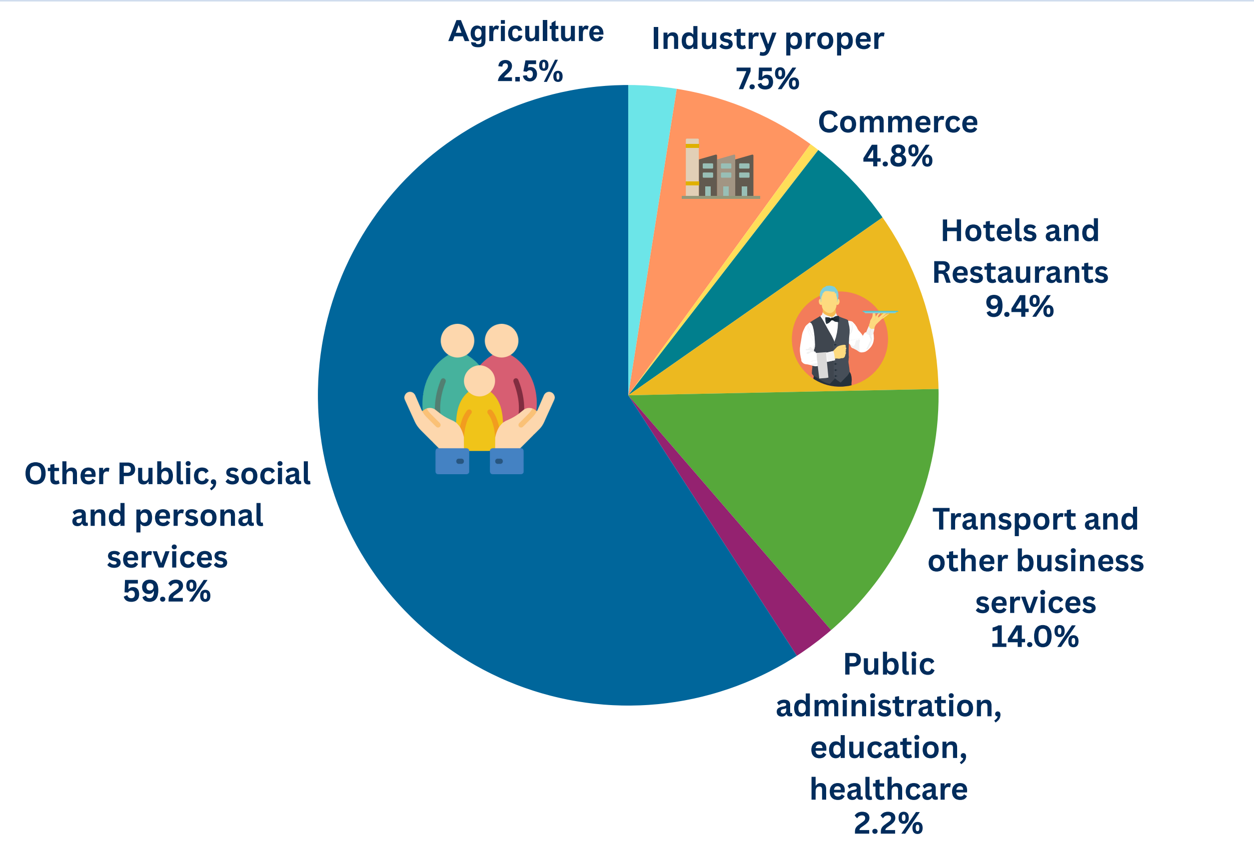


Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data

Sectors of employment

As anticipated, Filipino workers are mainly employed in the ***Other Public, Social, and Personal Services*** sector, which accounts for **59.2%** of workers in the community (the incidence rises to 86% for women). This is followed by the *Transport and Business Services* sector (14%), while other areas of activity account for less than 10%.

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



Source: Sviluppo Lavoro talia elaboration based on Istat RCFL data

In terms of job types, 68.6% of Filipino workers are engaged in *unskilled manual labor*. *Clerks, salesclerks, and personal service workers* involve 20.8% of the workers, while 7.6% of Filipino workers are in *skilled manual labor*, and 3% are managers and professionals in intellectual and technical fields.

68.6%
Unskilled Manual Labour

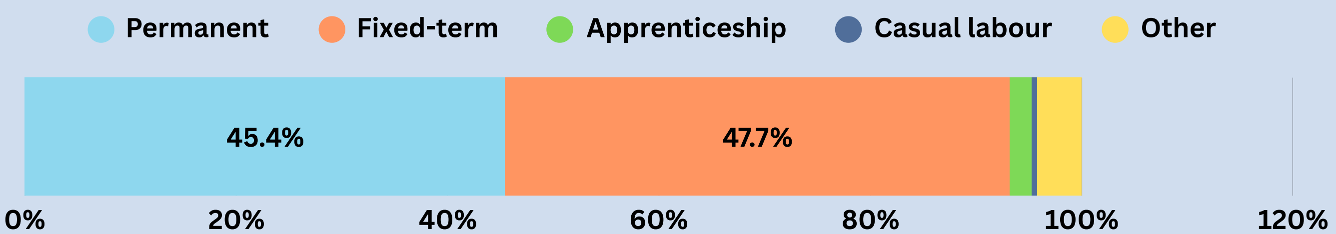
Employment Trends

In 2024, **48,077 Filipino citizens** became the **new entrants in the Italian labour market** and accounted for 2.3% of new employment contracts for non-EU citizens. Almost half of the jobs were based on fixed-term contracts (47.7% compared to 71.8% for the non-EU population as a whole); the proportion of recruitments on permanent contracts among this community was significantly higher than for third-country nationals as a whole (45.4% vs. 19.5%), indicating greater job stability.

The data from the Mandatory Employment Communications confirm the importance of the **tertiary sector** for the community surveyed: **90.3%** of contracts for Filipino citizens are in the *Services* sector, which is significantly higher than the figure for non-EU citizens as a whole (50.8%).

In particular, the most common job category for the community is *Unskilled domestic, recreational, and cultural work*, which accounts for 30.2% of contracts.

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



Source: Sviluppo Lavoro Italia elaboration based on SISCO data

54.5% of recruitments relate to the female component of the Filipino community, a figure significantly higher than that for non-EU citizens as a whole (28.7%), thus confirming the leading role of Filipino women in the labour market.

In 2024, **46,048 employment relationships** involving Filipino citizens were **terminated,** mainly due to the expiry of the contract or the cessation of the business activity (35.4%), 32.7% due to dismissal, 22.8% due to resignation, and 9.2% due to other reasons.

Businesses

The Filipino community is **scarcely involved in business activities, ranking sixteenth among the principal non-EU communities in terms of the number of sole proprietorships** at 31 December 2024 (**1,192** or 0.3% of the total). However, there has been a significant increase from the previous year: +3.9% compared to +0.1% for non-EU countries as a whole.
Almost two out of five Filipino businesses are located in Lombardy (38.3% compared to 19% of non-EU businesses). Lazio follows, with 18.5% of businesses run by Filipino citizens, and then Emilia-Romagna (10.2%).

27.9%
of Filipino businesses in the Business Service sector

Unlike sole proprietorships run by non-EU citizens, Filipino businesses invest mainly in Business Services, with a decidedly higher percentage than the one recorded for non-EU sole proprietorships (27.9% compared to 6.2%), followed by Other Services (26.5%) and Commerce and Transport (24.7%).

Welfare

The analysis of data on the use of wage subsidies[5] highlights the low incidence of the Filipino community among non-EU beneficiaries (1%). This figure is mainly linked to the strong concentration of Filipino employment in the Services sector, which is not covered by these measures.
In line with the community's demographic composition and length of residence, it is more strongly represented among IVS (old age, disability and survivors) pension recipients, with more than one-tenth of all non-EU recipients of old-age pensions being Filipino citizens. The community also has a significant presence of 4.7% among survivors' pension recipients.

Signs of the good level of integration of the community surveyed can also be seen in the use of family care measures. In particular, with regard to maternity benefits[6], an indicator of the presence of families and the integration of the community's women in the labour market (already analyzed), the community accounts for 4.3% of all non-EU beneficiaries.

[5] 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.
[6] Also known as "compulsory leave allowance," it 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, and cash transfers to families belonging to the community surveyed and to the non-EU population as a whole - Year 2024

Allowance	Philippines	Incidence of the Community on non-EU total	Total non-EU beneficiaries	Incidence of non-EU workers on total beneficiaries
Wage subsidies				
Ordinary Redundancy Fund	839	1.00%	87,491	15.50%
Extraordinary Redundancy Fund	129	2.50%	5,187	3.20%
Exceptional Redundancy Fund	0	0.00%	16	0.70%
Total	**968**	**1.00%**	**92,694**	**12.70%**
Unemployment benefits				
NASpI (New social insurance for employees)	13,423	2.90%	456,263	16.70%
Old age, invalidity and survivors' pensions				
Old age	6,534	10.40%	62,837	0.50%
Invalidity	552	3.50%	15,694	1.80%
Survivors	1,782	4.70%	37,766	0.90%
Total	8,868	7.60%	116,297	0.70%
Welfare pensions				
Pensions and social allowances	2,269	4.40%	51,272	6.10%
Civil disability pensions	1,426	3.50%	41,299	4.00%
Caregivers' allowance and the like	1,345	2.90%	46,645	2.10%
Total	**5,040**	**3.60%**	**139,216**	**3.40%**
Family Care				
Maternity	1,253	4.30%	29,271	10.20%
Parental leave [7]	1,205	3.50%	34,140	9.50%
Family allowance [8]	56	1.10%	5,225	8.30%

Source: Sviluppo Lavoro Italia elaboration based on data from INPS - Coordinamento generale statistico attuariale

[7] 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 or split months for the mother and a maximum of 7 consecutive or split months for the father.
[8] Starting March 1, 2022, Legislative Decree 230/2021 introduced the Universal Child Allowance, a benefit to support families with dependent minor children, or children over the age of 18 who are students or unemployed, as well as disabled children of any age. The 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 in 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 the Philippines accounted for 8.7% of the country's GDP in 2024. The country is the fourth destination for remittances from Italy, accounting for 7% of the total in 2024, albeit with a 5% decline compared to 2023. Lombardy and Lazio are the two regions from which a total of 64% of remittances to the Asian country originate (concentrated between Milan 30% and Rome 29%), followed by Emilia Romagna (8%) and Tuscany (7%). With regard to cross-border transfers sent by Filipino citizens to their country of origin, data collected from Italian banks show a 53% increase in volume and a 21% increase in the average sums transferred between 2023 and 2024.

Table 3 – Remittances to the Philippines

Volume of 2024 remittances from Italy	570,045 (milioni di €)
Incidence on total remittances from Italy	6.9%
2023-2024 % variation	-5.0%
Average cost of remitting €150 from Italy (September 2025)[9]	3.10%
Average amount of cross-border transfers from Italian banks	5,197€

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

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 future, thus ensuring stability and resilience.

[9] 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 spheres [10]: the ability to manage current expenses 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 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 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 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 [11], for non-EU foreign citizens, it reached 90% in 2023, still showing a significant gap. In the case of the Filipino community, the index value reaches 93%. A second set of variables allows us to represent an individual's ability to plan his/her long-term goals and manage expenses in a sustainable manner.

Table 4 – Financial inclusion indicators – Philippines

	2023	2022	2020		Delta 2020-2023	Non-EU countries' data
Bancarization index	93%	78%	82%			90%
Incidence on the number of bank account holders						
Passbooks	49.30%	49.00%	46.90%		(+)	60%
Payment services	268.20%	229.90%	222.40%		(+)	303%
Financing services	48.70%	38.80%	48.10%		(+)	54%
Mortgages	7.40%	7.20%	8.10%		(-)	12%
Savings/investment products	36.50%	32.20%	41.70%		(-)	25%
Insurance products (Non-Life)	27.80%	21.00%	25.00%		(+)	33%
Internet banking	64.80%	55.10%	53.20%		(+)	83%

Source: CeSPI – Observatory on the Financial Inclusion of Migrants

[10] 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.
[11] 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 by definition dynamic and which includes, in the two-year period 2020-2022, the impact of significant shocks related to the pandemic and inflation.
In terms of bancarization, the Filipino community shows values above the average for foreign citizens. While external shocks have led to a more fragile, albeit not particularly significant (4%), component leaving the financial circuit, the bancarization process appears to be continuing.

This trend involves all indicators: the decline recorded between 2020 and 2022, with the exception of payment instruments, would be recovered in 2023. A comparison with the average data for non-EU citizens highlights certain aspects of the Filipino community's financial well-being, which seems to be more oriented towards savings and investments over the medium- to long-term (with a well above-average incidence, despite suffering the greatest impact of the shocks). The incidence of passbooks, short-term savings instruments, is below average. On the contrary, it shows lower levels of other categories of financial products and services, particularly financing services, including mortgages, which are associated with long-term planning and financial capability. The percentage of current accounts with Internet banking services also appears to be much lower than the national average, as do non-life insurance products.

Despite a high level of bancarization, the overall picture reveals some elements of fragility in the financial well-being of the Filipino community that may hinder their effective management of future projects.

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[12] (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[13] (2024 average); MLPS, Mandatory Employment Communications (SISCO[14] , at December 31, 2024); INPS, General Actuarial Statistics Coordination (at December 31, 2023); Unioncamere – InfoCamere, Movimprese[15] (at December 31, 2024, for foreign-owned companies); data from the main trade unions (CGIL, CISL, UIL, UGL) on members with foreign citizenship (2023).

[12] 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).

[13] 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).

[14] 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.

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

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