The Moroccan Community in Italy

ANNUAL REPORT

2025

THE MOROCCAN COMMUNITY IN ITALY

377,554
legal residents
at 31 december 2024

+1.5%
compared to the previous year

55.2%

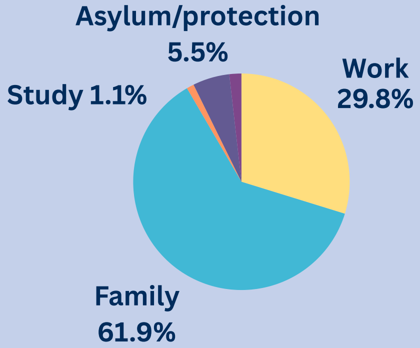
44.8%

21.7%
minors

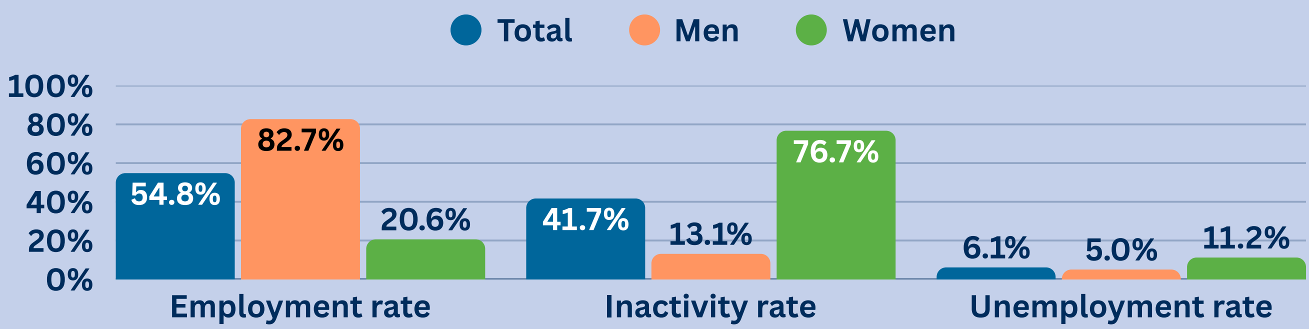
25,776
Entries in 2024

52.5%
for family reasons

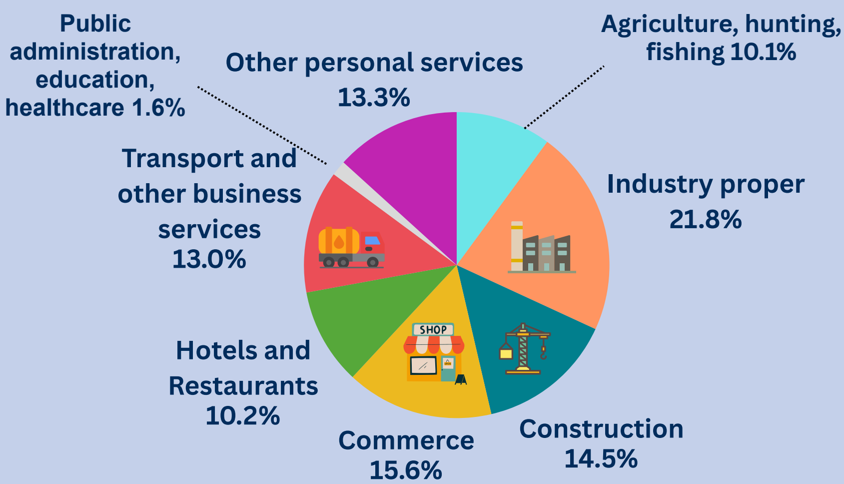
SHORT-TERM RESIDENCE PERMITS



61.5%
long-term residents



EMPLOYMENT SECTORS



56,404
sole proprietorships

14.4%
of all non-EU businesses

1st nationality

62.5%
of Moroccan businesses in commerce

The context of origin

Edited by World Bank

Macro-economic framework

Between 2015 and 2024, the Moroccan economy experienced moderate growth, with an average annual GDP growth rate of 1.4%. Employment also showed a positive growth trend, albeit at a slower pace (+0.7% per year), resulting in an overall increase of approximately 660,000 jobs during the period surveyed.

Demographics and the labour market

With a population of around 38.4 million, Morocco is the second most populous country in the Maghreb. Two-thirds of the residents are of working age (15–64), while 16% are young people between the ages of 15 and 24. Projections indicate that by 2050, the total population will increase by 14%, with approximately 5 million more people, leading to a moderate growth in the potentially active population. This demographic development is accompanied by a gradual weakening of labour market indicators. Over the last ten years, the unemployment rate has fallen slightly, but this trend does not necessarily reflect an improvement in employment rates. In fact, over the same period, the employment-to-working-age population ratio fell by 3.3 percentage points (from 43.4% in 2014 to 40.1% in 2024), while the inactivity rate rose by 4 percentage points. This combination of indicators suggests that the reduction in unemployment is largely attributable to a shrinking labour force, with a growing proportion of people leaving the labour market. The increase in inactivity rates and the narrowing in the employment-to-population ratio indicate that employment growth is not proceeding at a sufficient pace to offset the country's population growth.

Social Characteristics

Morocco has a predominantly Muslim population. Arabic is the official language along with Tamazight (Berber), while French is often used in work contexts. Education and literacy levels are steadily improving, with the literacy rate reaching 77%. Participation in tertiary education [1] stands at 48% and is steadily increasing, with a particularly positive trend for women (from 25% in 2014 to 52% in 2023, the latest data available).

Despite this progress, investments in education and healthcare have not yet translated into the full enhancement of human capital. According to the World Bank, in 2020 the Human Capital Index stood at 50% [2], indicating that a child born today will only be able to reach 50% of his/her productive potential in conditions of good health and quality education.

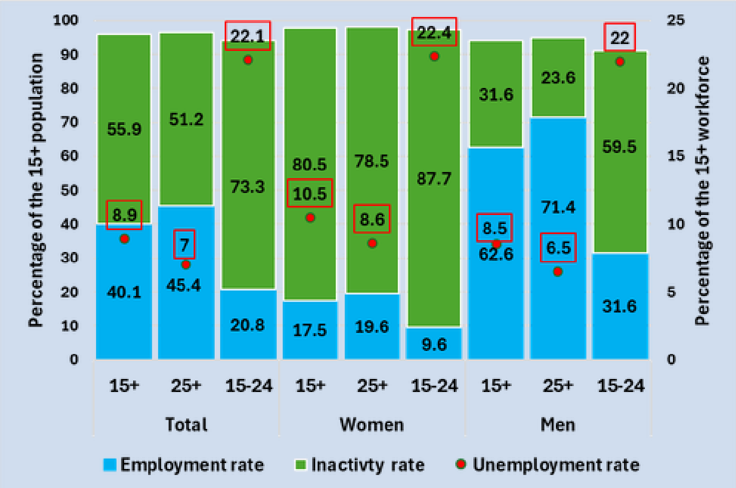
Quality of employment and gender and generational inequalities

In addition to the decline in the ratio of employed persons to the working-age population, the quality of employment in Morocco presents a further structural challenge. Almost two-thirds of the employed population is concentrated in low-productivity sectors with a high incidence of informal work—in particular agriculture (30%), trade (21%), and construction (12%)—and one in three workers is self-employed or works as house help, categories that are generally more vulnerable from an economic point of view.

[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 – Overview of the labour market in Morocco: key indicators

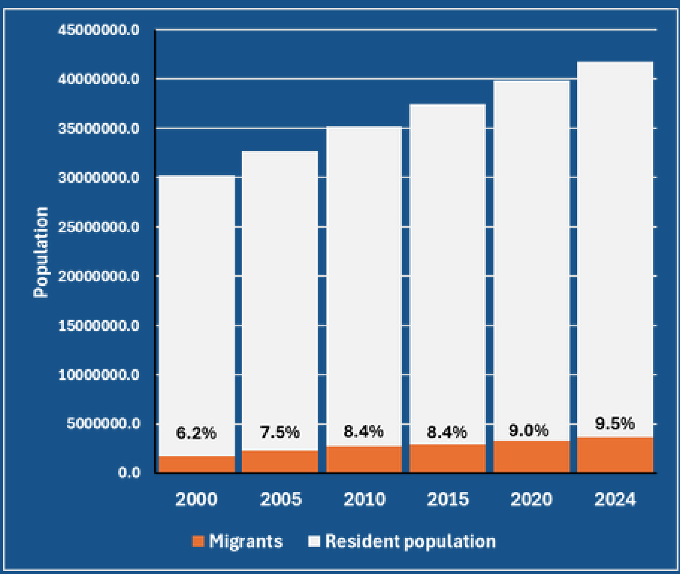


Source: World Bank elaboration based on ILOSTAT data https://ilostat.ilo.org/data/

Pressures on the labour market and generations

Youth unemployment, which stood at 22% in 2024, is more than three times higher than adult unemployment, highlighting the difficulties young people face in entering the labour market. Gender disparities are even more pronounced. The female inactivity rate stands at around 80.5%, compared to 32% for men. These gaps reflect persistent structural constraints that continue to limit women's access to the labour market and increase their risk of exclusion.

Figure 2 – Moroccan 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

The limited capacity of the Moroccan economy to generate employment is also reflected in migration dynamics. Emigration continues to be a structural feature of the national socio-economic context. Over the last twenty years, the number of Moroccan citizens residing abroad has increased by 58%, from almost 3 million in 2005 to around 3.6 million in 2024, amounting to 9.5% of the total population.

Moving abroad remains strongly oriented towards Europe: in 2024, Spain was the principal destination (30%), followed by France (29%) and Italy (13%).

The intensification of migration flows, on the one hand, reflects the strength of established migration networks, which continue to reduce the costs and barriers to emigration; on the other hand, it mirrors the persistent difficulties of the domestic labour market in providing stable and quality employment opportunities, particularly for young people and less skilled workers.

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

The Moroccan community, historically one of the numerous in Italy, accounted for **377,554 legal residents** in Italy at December 31, 2024, recording a 60% increase over the last twenty years: from 235,012 in 2005 to over 377,000. In the last year, there has been a more modest increase than the one recorded for non-EU nationals overall: +1.5% compared to +5.6%.

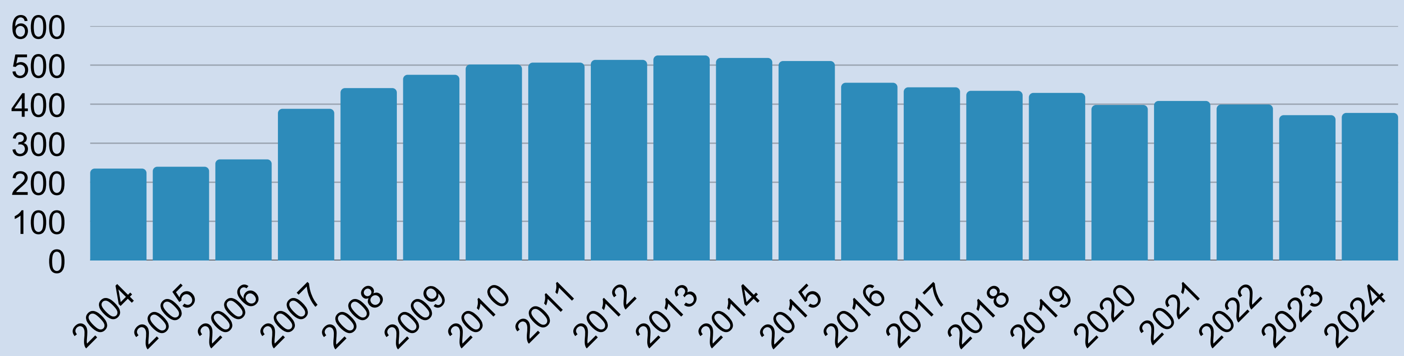
The community **ranks second among the principal non-EU communities**, accounting for 9.9% of the non-EU population in the country.

377,554
legal residents

9.9%
of
non-EU citizens

+1.5%
compared to
31 December 2023

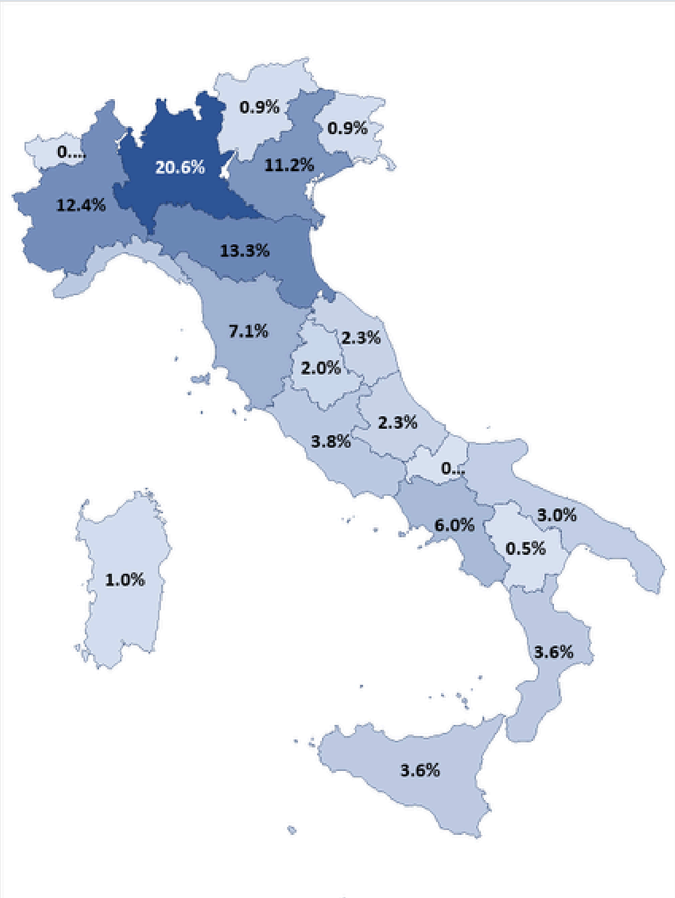
Figure 3 – Legal residents (absolute value in thousands). Time series 2004-2024



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

Approximately two-thirds of Moroccan citizens are located in Northern Italy (64.5% compared to 59.8%), where the community's **top three regions of settlement are also located: Lombardy (20.6%), Emilia-Romagna (13.3%), and Piedmont (12.4%)**. Their concentration in central Italy is significantly lower than that recorded for third-country nationals as a whole: 15.2% compared to 23.1%; 20.4% of the community is located in the south and on the islands, with a particularly **significant presence in Campania**, which is home to 6% of Moroccans in Italy.

64.5% North	15.2% Centre	20.4% South and islands

Gender composition

71.2% 28.8%

The community shows a **slight imbalance in favour of males: 55.2%** are men and the remaining 44.8% are women. This figure is a consequence of the community's migratory history, which initially witnessed young men as the main players, who supported their families in their country of origin. Over the years, with the achievement of an adequate level of socio-economic stability, the presence of women and families has gradually increased. Suffice it to say that in the early 1990s, women represented less than 10% of the Moroccan community in Italy.

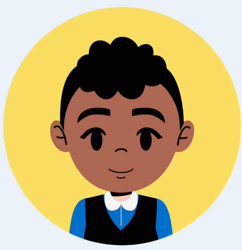
Breakdown by Age Groups and Minors

Average age

36.9 years

82,075

minors



21.7%

of the community

Signs of the long migratory history of the Moroccan population in Italy can also be traced in their distribution by age groups which shows a **high incidence of minors and older people**, thus highlighting a **significant presence of family units** and incidence of family reunions. In particular, the **82,075 minors represent the prevalent age group** and account for a decidedly higher percentage than the one for the overall non-EU population: 21.7% compared to 17.3%. The following in line, in terms of incidence, is the 40 to 49 age group which accounts for 20.7% (vs an overall 19.1%). Also the over-60s are slightly more than in the overall non-EU population: 12.9% against 12.2%.

The community's average age is in line with the one reported for the whole Third-Country Population: 36.9 years compared to 37.2.

The community's sizable number of minors is to be traced back to the high birth rate [3] recorded (13.8 ‰ compared to overall births 11 ‰). In 2024, 5,708 Moroccan children were born in Italy, accounting for 13.4% of births among non-EU citizens although showing a sharp drop compared to the previous year (-11.6%).

There is also a **downtrend in the number of unaccompanied minors** (UAMs) of Moroccan nationality: at 30 June 2025, there were 202, a number lower than the 9.4% recorded the previous year. They mostly comprise males (in 90.1% of the cases) and boys about to come of age (57.9% is 17 years old).

[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 during the same period per thousand.

Mixed marriages

The community is significantly involved in mixed marriages with Italian citizens, in respect of which it ranks second among the major non-EU communities: in 2023 [4], the mixed marriages between Moroccan and Italian citizen registered were 1,190 (in the majority of cases, 58,4%, it was the bride that was Italian), showing a 1.1% rise from the previous year.

[4] The last year for which data was available.

Youths and education

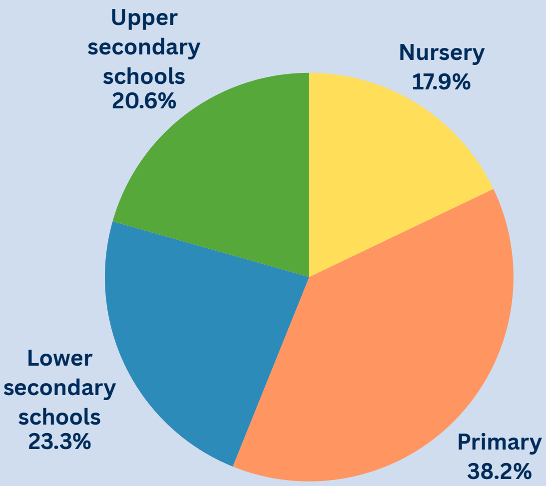
115,569

Moroccan students

During the 2023/2024 school year, **115,569 Moroccan students** enrolled in Italian schools, **accounting for 15.2% of the non-EU school population**. Their number increased by 1.3% from the previous year. In line with the total number of non-EU students, Moroccan students are mainly enrolled in primary school (38.2% vs. 36.2%), followed by lower secondary school (23.3% vs. 22.5%). Similar to the overall figure, the incidence of female students (48.7% vs. 48.3%) peaks (52.5%) at upper secondary school level.
Attendance at university level is modest compared to the size of the community: **Moroccan students enrolled in academic year 2023/2024 amounted to 4,414**, accounting for 4.2% of non-EU university students. Nonetheless, their number has risen 14.7% from the previous year.

The rate of young people who are not in education, employment, or training (**NEET**) among Moroccans aged 18 to 24 is high and above the overall average: **37%** compared to 24.9% for non-EU young people as a whole and to the 14.3% average for Italian youths. There is a significant gender gap in this area: girls aged 18 to 24 who are excluded from education and work account for 51.1%, against 19.7% of their male peers.

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

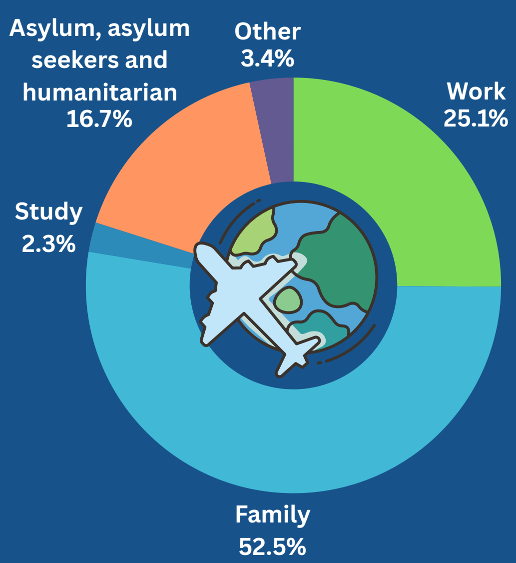


Source: Sviluppo Lavoro Italia elaboration based on MIM data

Entries

In 2024, a total of 25,776 new residence permits were issued to Moroccan citizens, ranking this community second in terms of the number of entries. Unlike the general trend, the entries of Moroccan citizens recorded a slight increase from the previous year (+2.6% from -12.3%). **The main reason for the issue of new permits to Moroccan citizens was family reunion**, which accounted for more than half of the entries **(52.5%**). The second reason for the issue of new residence permits is work, which accounts for 25.1%. Also significant is the 16.7% of applications or entitlements to some form of protection. Compared to the previous year, the number of entries rose for all the reasons listed (except for family reunions which dropped 21.3%); particularly significant was the rise in new residence permits released on the basis of the application or recognition of asylum or other forms of protection (+93.6%) but also for work permits (+52.2%).

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



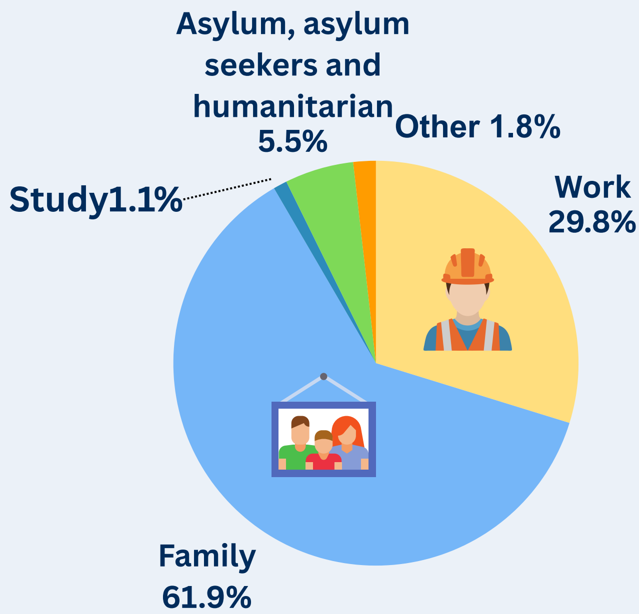
Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

Types and reasons for issuing residence permits

61.5%

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 stabilisation process of the Moroccan community in Italy is quite advanced: the proportion of **long-term residents amounts to 61.5%**, almost 9 percentage points higher than that recorded for non-EU citizens on the whole, despite a 7.6% drop from the previous year, due to the significant number of entries and the consequent increase in short-time permits.

Permits subject to renewal have in fact increased by 26%. **In the vast majority of cases** (61.9%), permits issued to the community are connected to **family reasons**, for which the community ranks first among the principal non-EU communities. Family is followed by work, which accounts for 29.8%.

27,638

Acquisitions of citizenship

In 2024, **27,638 Moroccan citizens acquired citizenship** (13.8% of the total for third-country nationals), **mainly due to transmission from parents, acquisition at the age of 18, or ius sanguinis**, which jointly accounted for 47.2% of cases. Naturalization accounts for 43% of acquisitions, while only 9.8% arise from marriage to an Italian citizen.

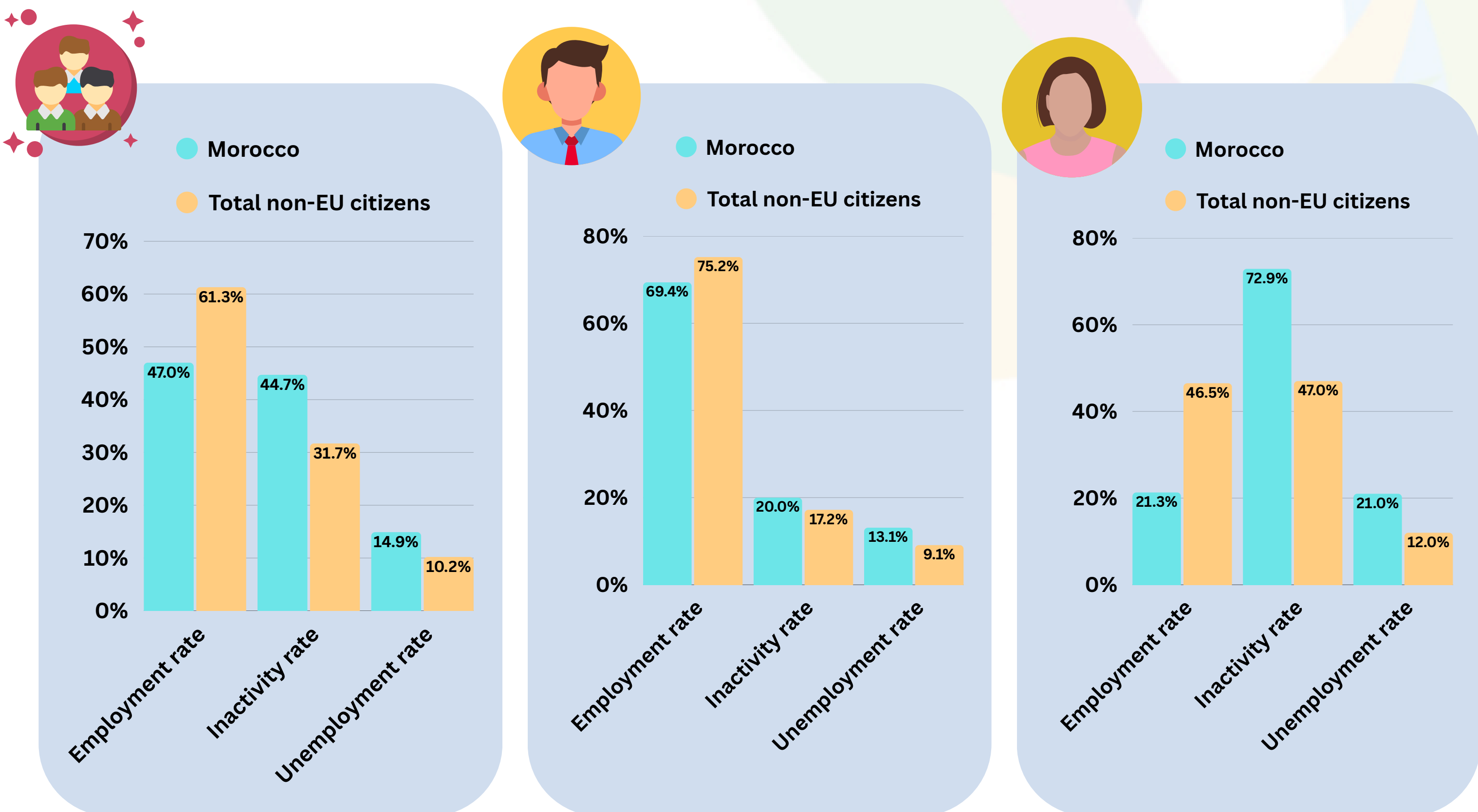
The labour market

Key indicators

The Moroccan community in Italy presents a worse employment performance than the overall non-EU population in the country: the employment rate in 2024 was 47% (compared to 61.3%), the unemployment rate was 14.9% (compared to 10.2% for non-EU citizens as a whole), while the proportion of inactive people aged between 15 and 64 was 44.7%, compared to 31.7%. The community **ranks second** among the principal non-EU communities **in terms of the lowest employment rate and the highest inactivity rate.** These indicators are affected by the **low participation of the community's women in the labour market**: in the community, there is a significant gap between the male employment rate (69.4%) and the female employment rate (21.3%). In addition, Moroccan women have a very high inactivity rate of 72.9% compared to 20% for men. Although women represent 44.8% of Moroccans in Italy, they only account for 21.2% of employed workers.

In 2023, the community ranked second in terms of membership of the main trade unions (10.5% of non-EU members), with CGIL (Italian General Confederation of Labor) being the most popular (47.2%). Out of an estimated 152,000 Moroccan workers, 83,841 are union members, accounting for 55%.

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

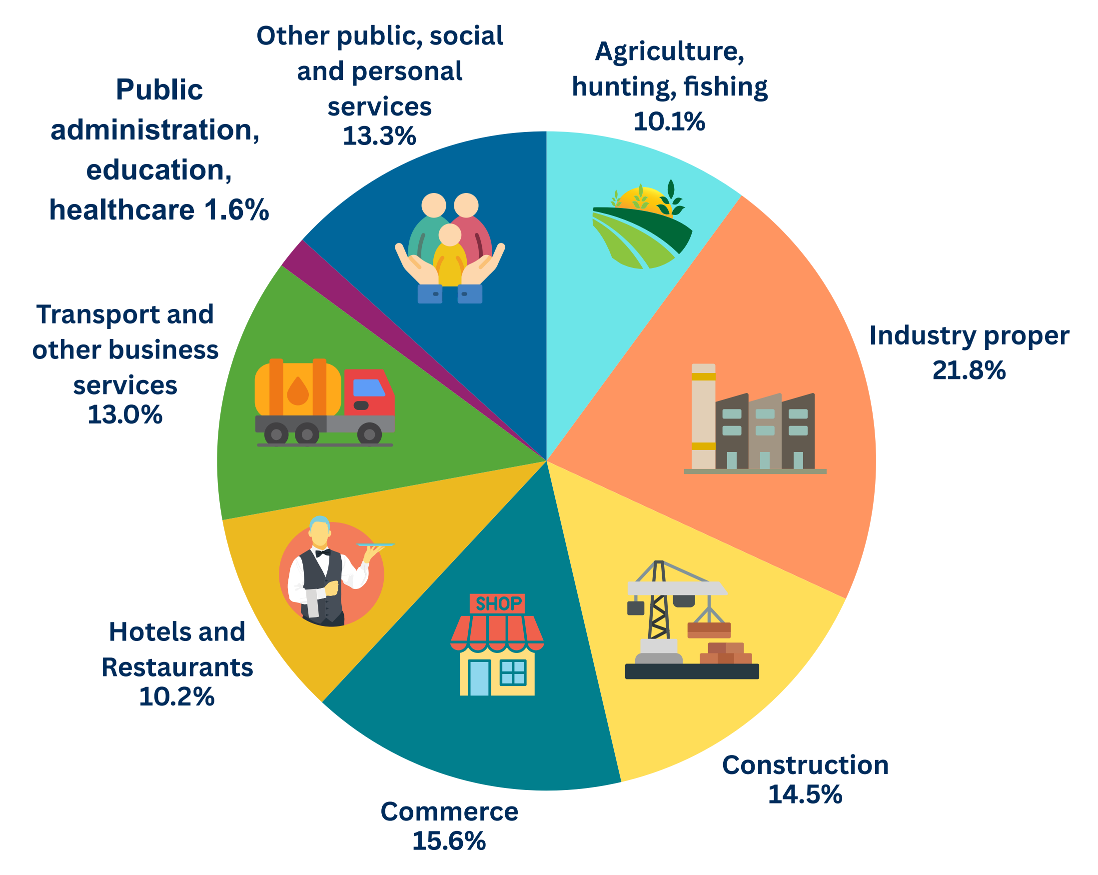


Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data

Sectors of employment

The main sector of employment for the community is Industry Proper, which employs 21.8% of Moroccan workers. The distribution among other sectors is fairly balanced: the second largest sector is Commerce (15.6%), followed by Construction (14.5%), Other public, social and personal services (13.3%), Transport and Business Services (13%), Hotels and Restaurants (10.2%) and Agriculture (10%).

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



Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data

Moroccan citizens have found their own specific place in the Italian labour market by specializing in manual labour: skilled manual labour is practiced by 40.7% of Moroccan employed workers, while unskilled labour is practiced by 36.2%.

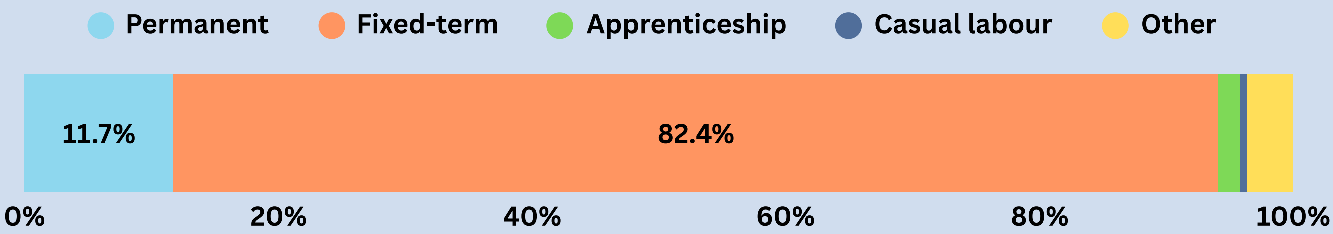
40.7%
Skilled manual labour

Employment Trends

In 2024, **225,793 labour contracts** were signed with Moroccan citizens, accounting for 10.8% of new employment relationships involving non-EU citizens. The vast majority of these involved fixed-term contracts (82.4%) (for non-EU citizens, the figure is 71.8%). Permanent contracts accounted for 11.7%, compared to 19.5% for non-EU citizens as a whole, indicating greater job insecurity.

Agriculture and services are the two main sectors of employment for the community (with incidences of 37.2% and 35.7% respectively), followed by Construction (12.7%). In particular, the most common job category for the community is ***Unskilled work in agriculture, landscaping, animal husbandry, forestry, and fishing***, which accounts for 35.2% of the contracts: 16.8% of non-EU citizens employed in this category are Moroccan nationals. The community's incidence is even higher, at 19.2%, in the case of *Farmers and skilled workers in agriculture, forestry, animal husbandry, fishing, and hunting*.

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



Source: Sviluppo lavoro Italia elaboration based on SISCO data

Women account for 20.4% of recruitments, which is significantly lower than the figure for non-EU citizens as a whole (28.7%), thus confirming the reduced participation of Moroccan women in the labour market.

On the other hand, in 2024 **210,656 employment relationships involving Moroccan citizens were terminated**. The main cause of termination was the expiry of the contract or the cessation of activities in 63.6% of the cases (compared to 57.9% for non-EU citizens as a whole), while resignations accounted for 13.3%, dismissals 12.3%, and 10.7% were consequent to other reasons.

Businesses

The Moroccan community, the second-largest in terms of numbers, **ranks first** among the principal non-EU communities **in terms of the number of sole proprietors** (56,404 at December 31, 2024, accounting for 14.4% of the total), 3.2% down from the previous year. The vast majority of Moroccan sole proprietors are men (86.5%).

Lombardy is the region with the highest number of Moroccan sole proprietorships (14.8%), followed by Piedmont (13.8%) and Campania (9.9%).

In the world of business, the commercial sector is particularly important for the community, with 63.9% of Moroccan sole proprietors operating in this sector (compared to 39.9% for non-EU nationals as a whole).

62.5%

of Moroccan businesses in Commerce

The second-largest investment sector for Moroccan businesses is the Construction sector, with a lower percentage than that recorded for non-EU sole proprietorships as a whole (17.7% compared to 24.6%).

Welfare

Data on the reliance on wage subsidies [5] show that the Moroccan community is well integrated in the Italian society and the labour market: the community accounts for 14.9% of non-EU recipients.

There are 55,558 Moroccan recipients of NASpI unemployment benefits (Nuova Assicurazione Sociale per l'Impiego – New Social Security for Employment), accounting for more than 12% of the total. In line with the demographic makeup of the community, which is predominantly young, among non-EU recipients of old-age pensions the percentage of Moroccans is rather low (6.9%) but the percentage increases significantly in the case of disability pensions: 15.4%. The community is very well represented among non-EU recipients of welfare pensions, with an incidence of 17%, rising to 17.7% in the case of attendance allowances and the like.

Data on the reliance on family care measures also show a significant presence of the Moroccan community. In the specific case of maternity allowances [6], one in ten recipients is a Moroccan citizen, despite the low participation of Moroccan women in the labour market. The community's incidence of non-EU beneficiaries is even greater for parental leave (17%) [7].

[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', 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.

[7] As of 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.

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

Allowance	Morocco	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	13,037	14.90%	87,491	15.50%
Extraordinary Redundancy Fund	756	14.60%	5,187	3.20%
Exceptional Redundancy Fund	3	18.80%	16	0.70%
Total	**13,796**	**14.90%**	**92,694**	**12.70%**
Unemployment benefits				
NASpI (New social insurance for employees)	55,558	12.20%	456,263	16.70%
Old age, invalidity and survivors' pensions				
Old age	4,339	6.90%	62,837	0.50%
Invalidity	2,421	15.40%	15,694	1.80%
Survivors	3,440	9.10%	37,766	0.90%
Total	10,200	8.80%	116,297	0.70%
Welfare pensions				
Pensions and social allowances	8,634	16.80%	51,272	6.10%
Civil disability pensions	6,724	16.30%	41,299	4.00%
Caregivers' allowance and the like	8,245	17.70%	46,645	2.10%
Total	**23,603**	**17.00%**	**139,216**	**3.40%**
Family Care				
Maternity	3,000	10.20%	29,271	10.20%
Parental leave	5,803	17.00%	34,140	9.50%
Family allowance	771	14.80%	5,225	8.30%

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

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), showing a very modest growth of 1.3% after years of significant increases.

According to World Bank data, in 2024 remittances to Morocco accounted for 8.1% of national GDP. The country is the third-largest destination for remittance flows from Italy, accounting for 7% of the total in 2024, with an increase of 2% compared to 2023. Lombardy and Emilia-Romagna are the two regions from which a total of 34% of remittances to the country originate, followed by Piedmont (11%) and Veneto (11%). The two main cities originating remittances are Milan (7%) and Turin (6%). With regard to cross-border transfers sent by Moroccan citizens to their country of origin, data collected from Italian banks showed a 21% increase in volume and a 7% reduction in the average amount transferred between 2023 and 2024.

Table 3 – Remittances to Morocco

Volume of 2024 remittances from Italy	575,053 (milioni di €)
Incidence on total remittances from Italy	6.9%
2023-2024 % variation	+2.2%
Average cost of remitting €150 from Italy (September 2025)[8]	4.75%
Average amount of cross-border transfers from Italian banks	4,422€

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, combined with 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, ensuring stability and resilience.

[8] 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[9]: 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 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 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 [10], for non-EU foreign citizens, it was up to 90% in 2023, which is still a significant gap. In the case of the Moroccan community, 25% of adults still do not have a bank account. A second set of variables allows us to represent an individual's ability to plan his/her long-term goals and to manage expenses in a sustainable manner.

Table 4 – Financial inclusion indicators - Morocco

	2023	2022	2020	Delta 2020-2023	Non-EU countries' data
Bancarization index	75%	69%	75%		90%
Incidence on the number of bank account holders					
Passbooks	101.20%	101.40%	98.50%	(+)	60%
Payment services	387.00%	349.20%	328.70%	(+)	303%
Financing services	36.50%	32.10%	39.00%	(-)	54%
Mortgages	6.70%	6.40%	7.40%	(-)	12%
Savings/investment products	17.70%	16.50%	19.80%	(-)	25%
Insurance products (Non-Life)	26.40%	22.90%	26.70%	(=)	33%
Internet banking	81.60%	68.80%	16.90%	(-)	83%

Source: CeSPI – Observatory on the Financial Inclusion of Migrants

[9] 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.
[10] 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, in the two-year period 2020-2022, includes the impact of significant shocks related to the pandemic and inflation. In the case of the Moroccan community, this impact affected all the indicators analysed, including the bancarization index, which showed a reduction of 6 percentage points between 2020 and 2022. The latest survey shows an improvement in the indices, although they have not yet reached pre-crisis levels, highlighting elements of financial fragility in the medium term.

A comparison with the average data for non-EU citizens highlights some additional aspects that characterize the financial well-being of the Moroccan community in Italy. Savings accounts are the main savings instrument, with each account holder having at least one savings account, in addition to the incidence of payment instruments, which is also high (almost four per account holder). For all other types of products, the incidence rate is much lower than the average for non-EU citizens, thus revealing an incomplete financial inclusion and a limited short-term savings and spending capacity.

The overall picture reveals elements of structural fragility in the financial well-being profile of the Moroccan community, which represent an obstacle to the full 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 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[13] (2024 average); MLPS, Mandatory Employment Communications Information System (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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