The Nigerian Community in Italy

ANNUAL REPORT

20
25

THE NIGERIAN COMMUNITY IN ITALY

107,738
legal residents
at 31 December 2024

+12.1%
compared to the previous year

56.7%

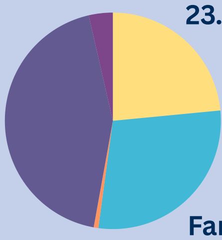
43.3%

26.3%
minors

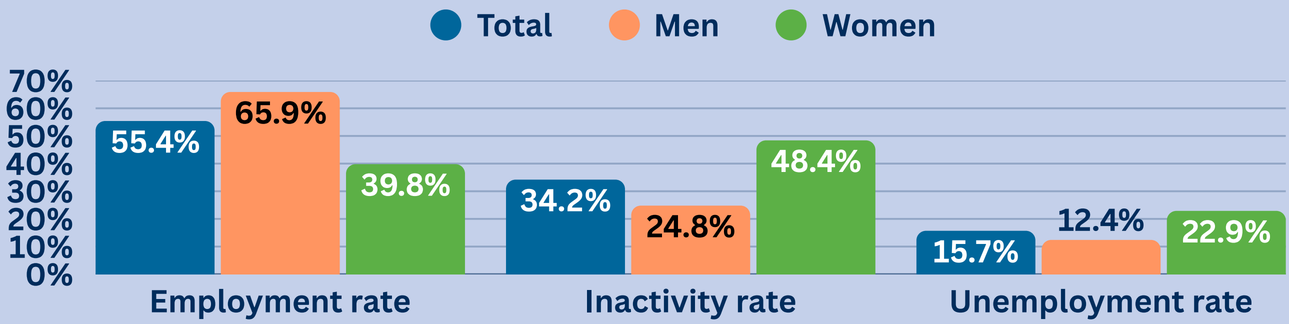
7,288
entries in 2024

48.6%
for asylum/ asylum seekers and other forms of protection

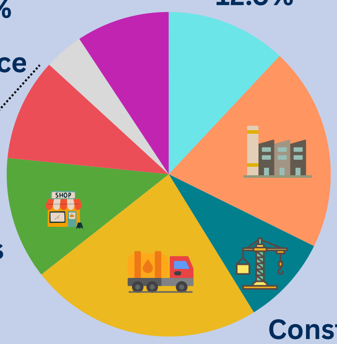
SHORT-TERM RESIDENCE PERMITS



32%
long-term residents



EMPLOYMENT SECTORS



16,927
sole proprietorships

4.3%
of all non-EU businesses

61.6%
of Nigerian businesses in Commerce

The context of origin

Edited by the World Bank

Macro-economic framework

In 2015–2024, Nigerian economy recorded a near-zero GDP growth, with a negative average annual rate of -0.5%. Despite such stagnation, employment showed a significantly more dynamic trend: the number of workers increased by approximately 27 million, accounting for an average annual growth of about 3.2%.

Demographics and the labour market

With a population of about 237.5 million people, Nigeria is the most populated country in Africa. More than half of the population fall in the working-age group (15–64), while 21% are young people aged between 15 and 24. The population is expected to increase by nearly 54% by 2050, with 126 million people more than today, resulting in a strong expansion of potential labour force. In the last decade, quantitative indicators of the labour market have shown moderate improvement: activity rate increased by 1.6% and the employment growth exceeded that of working-age population, contributing to a slight reduction in the unemployment rate (from 3.9% in 2014 to 3% in 2024). In parallel, the employment/population ratio increased by 2.3% (from 77.8% in 2014 to 80% in 2024). However, such progress occurred to the detriment of employment quality.

Social characteristics

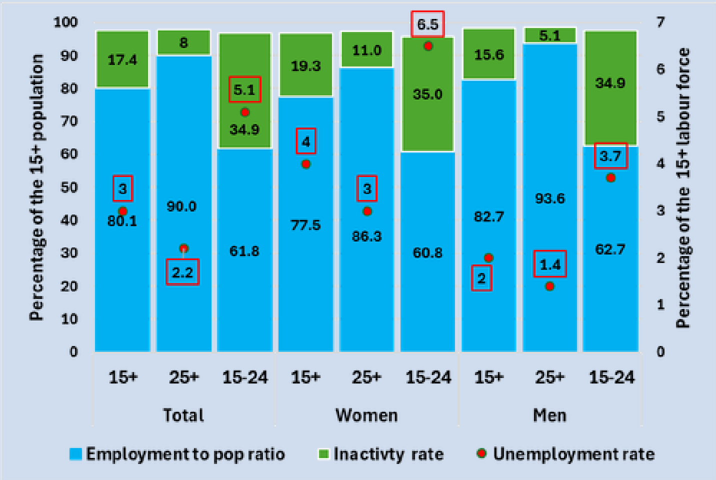
Nigerian people are predominantly Muslim, with a Christian-Catholic minority. The official language is English, which is spoken along with over 500 Indigenous languages. Education and literacy levels are constantly improving: the literacy rate reached 63%. However, participation in tertiary education[1] accounted for 12% in 2018 (latest available data), with a more positive trend among men compared to women. Greater investments in education and health are essential to fully reinforce human capital. According to the World Bank, the Human Capital Index[2] in Nigeria was 0.36 in 2020, showing that a child born today will be able to reach only 36% of their productive potential in their best health conditions and with high-quality education.

Quality of employment and gender and generational inequalities

Despite the increase in the ratio of employed persons to the working-age population, employment quality in Nigeria remains a structural issue. The great majority of workers (93%) are employed in the informal sector, with limited safeguards and more unsteady income. About two-thirds work in low-productivity sectors, including agriculture (34%) and trade (26%). Additionally, two out of three workers are self-employed or family workers, employment categories that tend to be more exposed to economic vulnerability and a lower level of social protection.

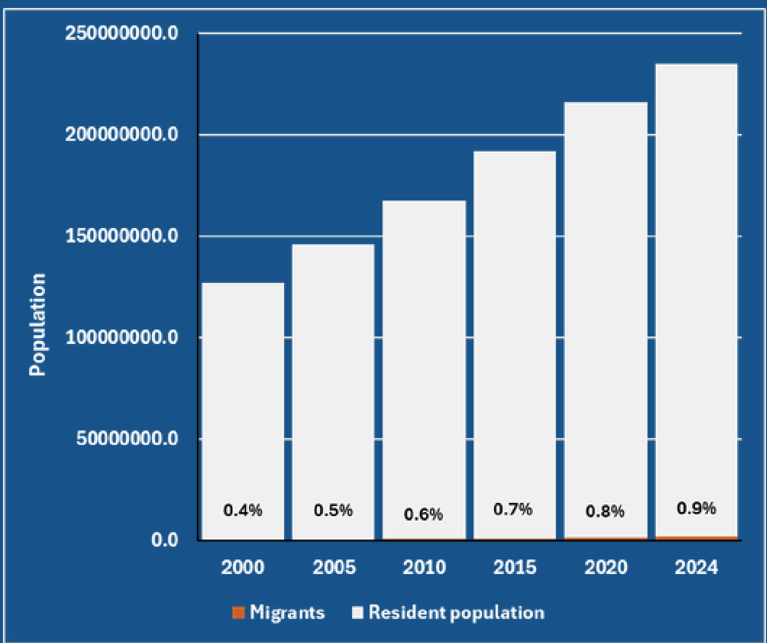
[1] Calculated as the ratio of the total number of students enrolled to the population of university age.
[2] The Human Capital Index is a composite indicator resulting from the sum of three indicators: newborn survival (up to 5 years of age), education, and health.

Figure 1 – Overview of the Labour Market in Nigeria: key indicators



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

Figure 2 – Nigerian migrant stock (% of 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

Pressure on the labour market is uneven among different generations. Youth unemployment, which accounted for 5% in 2024, was twice the adult unemployment. While such value is relatively low, it hides high levels of unemployment, and many young people are engaged in informal jobs, with low remunerations or working limited hours. At the same time, inactivity rate among young people reached 35%, against 8% among adults. This shows that entering the labour market is harder for young people, with similar unemployment and inactivity rates among men and women. Such gaps reflect persistent structural constraints – manly economic – which continue to limit employment opportunities for youth and increase their risk of exclusion.

Migration trends

Despite a slight improvement in the Nigerian economy's ability to create jobs, the quality of work remains very low. This situation is also reflected in migration trends, which continue to be the structural element of the country's socio-economic context. The number of Nigerian citizens residing abroad has increased by 274% over the past 20 years – from 764,000 in 2005 to slightly over 2 million in 2024 – although they still represent a very small portion of the national population (0.9%). Most migrants head to the United States (27%), followed by the United Kingdom (15%), and Niger (10%). After the United Kingdom, Italy was the main European destination in 2024, receiving approximately 5% of Nigerian migrants.

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, there were 107,738 Nigerian citizens legally residing in Italy, a number that has more than tripled over the past 20 years: in 2005, there were 25,930 Nigerian citizens in Italy (+315%). Specifically, the past year recorded a 12% increase compared to the previous year, exceeding the overall growth rate of non-EU citizens (+5,6%).

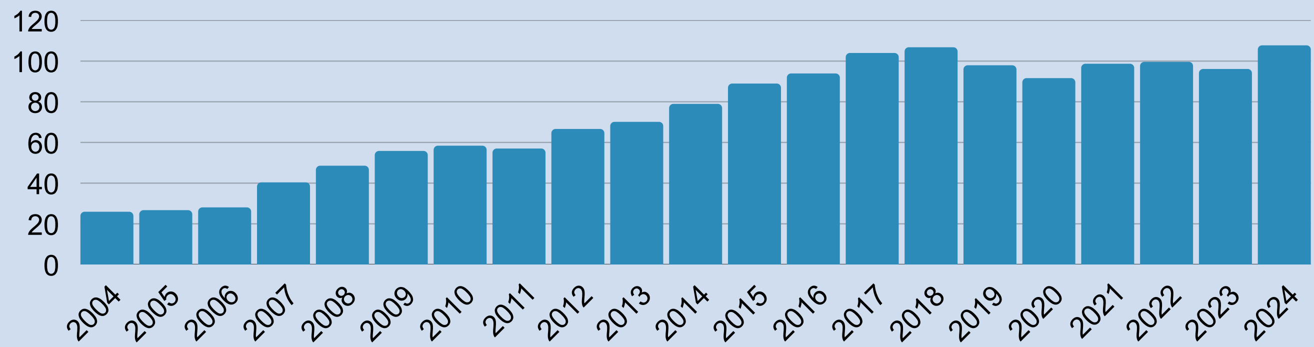
In 2024, the community moved up to the **11th place in the ranking of the main non-EU communities**, accounting for 2.8% of the non-EU population in the country.

107,738
legal residents

2.8%
of
non-EU citizens

+12.1%
compared to
31 December 2023

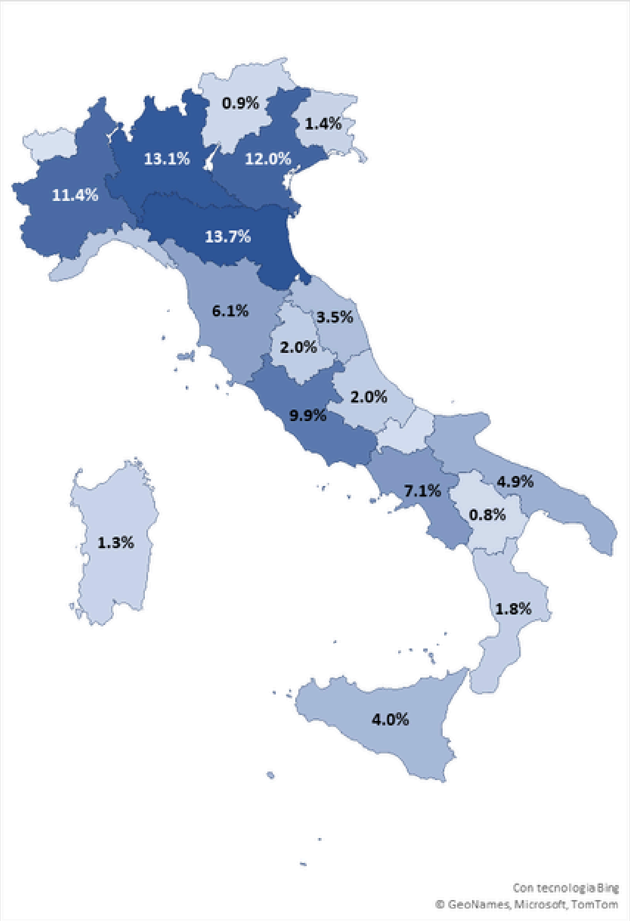
Figure 3 – Legal residents (absolute value in thousands). Time series 2004-2024



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

56.1% of Nigerian citizens in Italy are in the North of the country, specifically in: **Emilia-Romagna**, home to **13.7%** of the African community, against approximately 10.8% of the overall non-EU citizens; **Lombardy**, home to **13.1%** of the community; and **Veneto**, with **12%** of the African community.

The Nigerian population in Italy stands out as **its presence exceeds the average in southern regions**, where 22.4% of the community requested or renewed their residence permits, against 17.1% of the total non-EU citizens, with a higher concentration in Campania (7.1%) and Apulia (4.9%).

56.1% North	21.5% Centre	22.4% South and islands

Gender composition

56.7% 43.3%

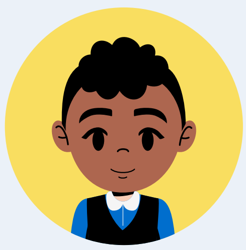
The Nigerian community shows a slight gender imbalance[3]: men accounted for 56.7% and women 43.3%. Nevertheless, the community ranks **sixth among the main non-EU communities as for the lowest level of gender imbalance[1]: (13.4%).** Historically, Nigerian immigration to Italy stood out for its female prevalence, which defined the community until 2014; yet, in recent years, the male component has surpassed the female one.

[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
30 years

28.379
minors



26.3%
of the community

The Nigerian community in Italy is characterized by a **young demographic breakdown**: the average age is about 30 and more than half of citizens (54.2%) fall in the 25-44 group, a higher share compared to the average of non-EU population (40.2%). The number of minors is striking: 28,379, i.e. 26.3% of the community, against 17.3% recorded among other non-EU citizens, a percentage that showed a general drop in recent years. The Nigerian community is indeed the **first, among the main non-EU communities, as for incidence of minors**. Following minors, the most represented age group is the 30-34 group (over 16%).

The significant female presence and the **high birth rate**[4] (**25‰**, the highest among non-EU communities) explain the strong incidence of children and teenagers. In 2024, 3,198 Nigerian children were born in Italy, i.e., 7.5% of the total non-EU births, a 5% decrease compared to the previous year.

Another significant phenomenon affecting the community over time has been that of **unaccompanied foreign minors** (**UAMs**). As of 30 June 2025, there were **84** Nigerian UAMs, a decreasing figure compared to the previous year (-12.5%). The majority are male (58.3%), many of whom nearly of age (about 44% are 17). However, the presence of female children and girls is remarkable, accounting for about 42% of Nigerian unaccompanied minors. Similarly, the percentage of UAMs aged less than 14 is also higher than the overall average: 31% against 15%.

[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

Analysing the family dimension also reveals a low presence of mixed marriages with Italian citizens: in 2023[5], 183 marriages were reported; in 105 cases the bride was Italian, and in 78 cases the groom was Italian. This figure is slightly lower than the previous year (-0.5%).

[5] Latest available data.

Youths and education

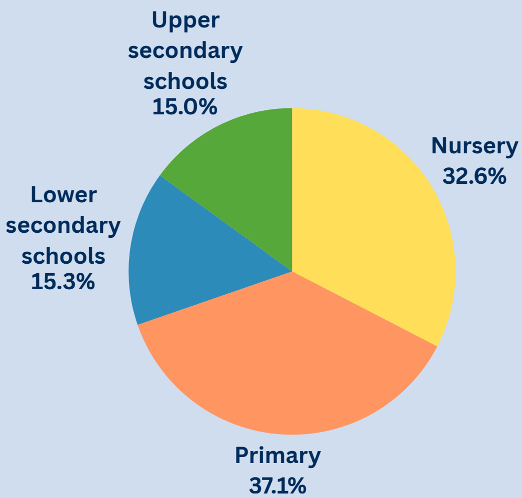
24,585

Nigerian students

During the 2023/2024 school year, there were 24,585 Nigerian students enrolled in Italian schools, i.e., 3.2% of the non-EU school population. The number increased by 10% as compared to the previous year, confirming a steady upward trend. The breakdown by school year shows a strong concentration in lower groups: 37.1% attend primary school and 32.6% nursery school, percentages higher than the average of non-EU students (36.2% and 17% respectively). Female incidence among students is 49.6%, slightly higher than average and almost stable in different school years, reaching 50.8% in upper secondary school, against 50.2% recorded among the total non-EU students.
There has also been a significant increase in university enrolment: +4.8% compared to the previous year, taking **the number of Nigerians enrolled in the 2023/2024 academic year to 828**, 0.8% of non-EU university students.

Similarly, the already high rate of young people Not in Education, Employment or Training (**NEET)** among Nigerians aged 18-24 also increased: **39%**, +3.3% compared to the previous year. Such value is higher than the total non-EU young people (24.9%) and Italian young people (14.3%), which is remarkably high in the community's female component (63.5%), showing the difficult social and professional integration of girls.

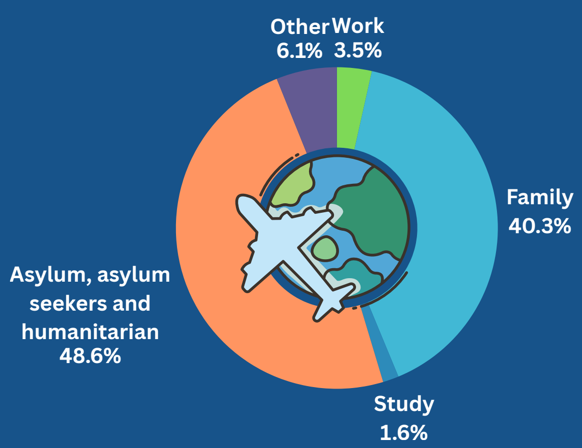
Figure 4- Percentage distribution by school level of the community's students. School year 2023/24



Source: Sviluppo Lavoro Italia elaboration based on MIM data

Entries

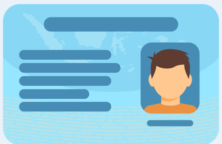
Figure 5 – New residence permits issued in 2024 by reason for issue (%). Data at 31 December 2024



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

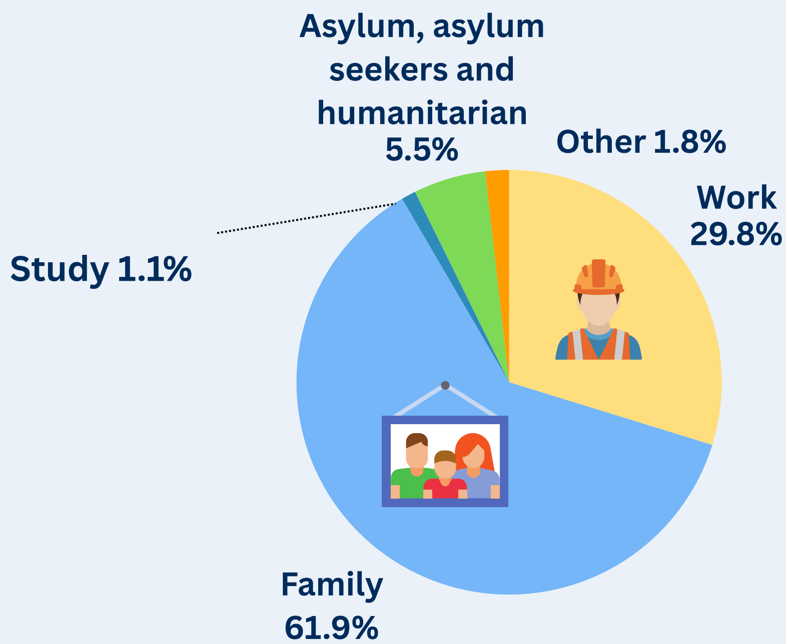
A total of **7,288 new residence permits** were issued to Nigerian citizens in 2024, a sharply decreasing number compared to the previous year (-12%, in line with overall -12.3%), placing the community 11th as for number of arrivals. In about half of the cases (**48.6%**), new permits to Nigerian citizens are **linked to applications requesting asylum or the recognition of some form of protection**, with a 1.8% increase compared to the previous year.
The Nigerian community ranks fifth in terms of the incidence of this reason for entry, confirming the widespread nature of the phenomenon of unexpected flows that characterize the Nigerian population. The second reason for issuing new residence permits are family reasons, with a 40.3% incidence, while work only concerns 3.5% of arrivals, the lowest percentage recorded among the 16 communities under review..

Types and reasons for issuing residence permits



32%
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

The analysis of long-term residence permits highlights how the **settling process of the Nigerian community across Italy is still at an early stage**: the percentage of long-term residents (32%) decreased by 4.6% compared to the previous year. It is the lowest percentage recorded among the main non-EU communities, up to 20% lower than the total non-EU citizens.

With regard to **permits subject to renewal, the main reason to stay in Italy remains the recognition or request of a form of protection,** with a higher incidence than all non-EU citizens: **43.6%** against 26.2% (the community is still second in terms of incidence of such reason). This is followed by family reasons, accounting for 28.7%, while work covers 23.5%.

4,112
Acquisitions of citizenship

In 2024, 4,112 Nigerian citizens became Italian (2.1% of the total related to third-country citizens), a marked increase compared to the previous year (+20.5%). **In most cases, citizenship was acquired by transmission from parents, acquisition at the age of 18 or ius sanguinis**, covering over half the cases (54.3%). Naturalization concerned 39.5% of acquisitions, while only 6.2% was linked to marriages to Italian citizens

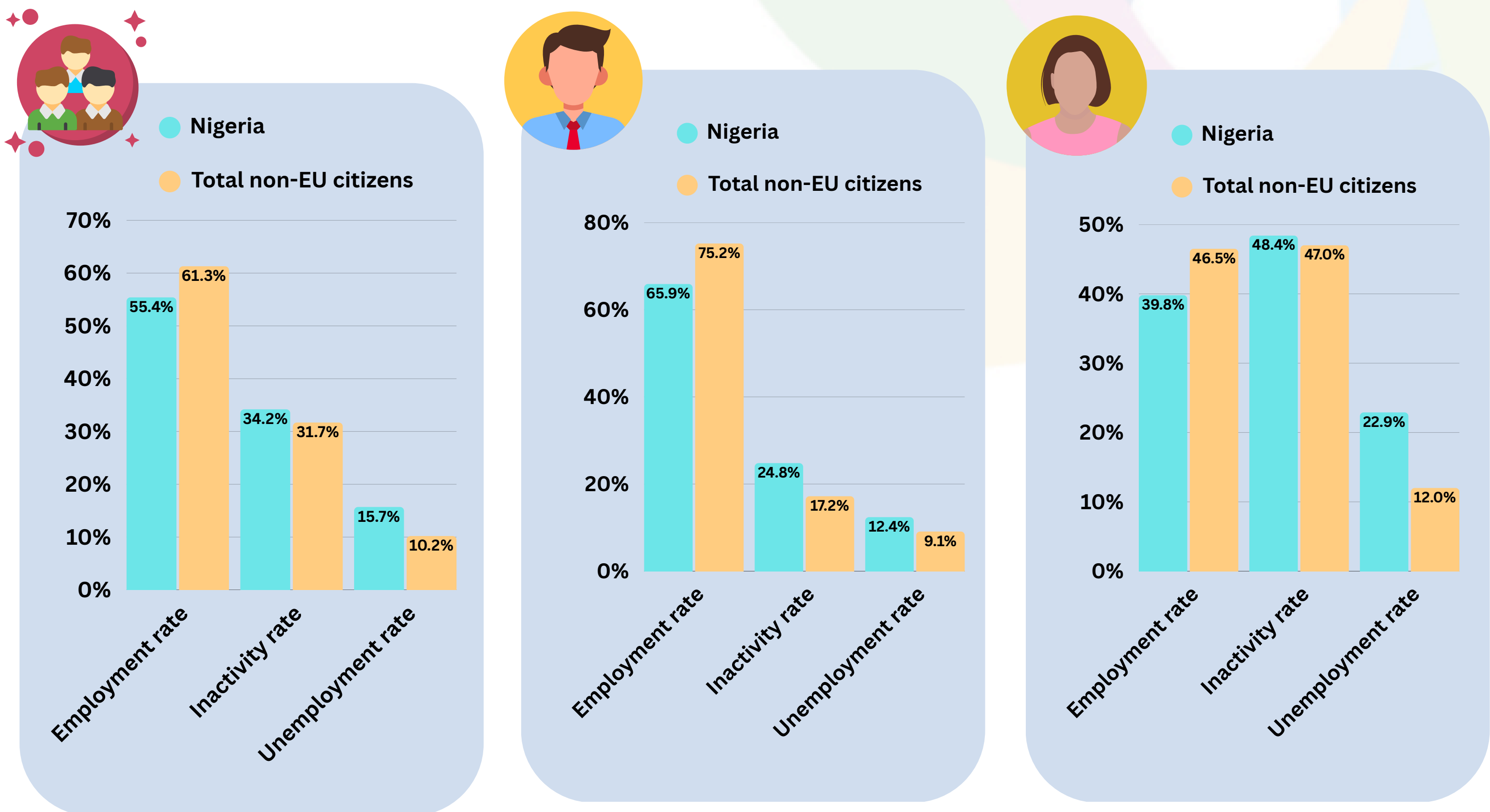
Key indicators

In 2024, the Nigerian community's engagement in the Italian labour market showed lower performance compared to the overall non-EU population. The **employment rate** was **55.4%**, lower than 61.3% recorded for the entire non-EU population. On the contrary, **inactivity rate** was slightly higher (**34.2%** against 31.7%), and so was the **unemployment rate** (**15.7%** against 10.2%).

Such data was impacted by the employment condition of Nigerian women, who seemed to be less present in the labour market compared to all non-EU women. Their employment rate was 39.8%, against the overall 46.5%, while inactivity and unemployment rates were higher (48.4% against 47% and 22.9% against 12% respectively).

The community ranked ninth among the main non-EU communities, in terms of membership to the key trade unions in 2023 (2.7% of non-EU members), mainly CGIL (52%). Out of an estimated number of more than 42,600 Nigerian workers, 21,669 were union members, i.e., approximately half.

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

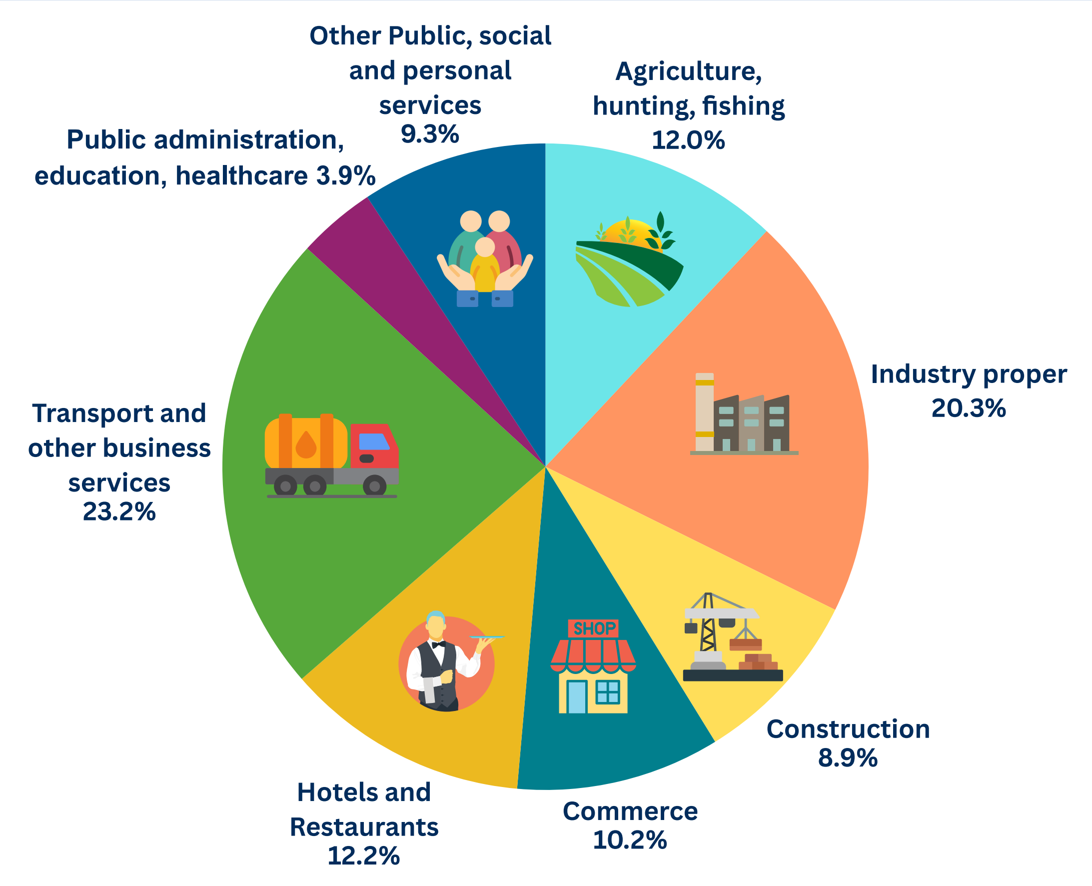


Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data

Sectors of employment

Employment among the Nigerian community in Italy was mainly concentrated in Transport and other business services, which employed about 23.2% of workers. Another significant share was employed in Industry (20%), followed by hotels and restaurants (12.2%) and agriculture (12%).

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



Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data

In relation to the employment sector, nearly two-fifths of Nigerian workers were employed as unskilled manual labour (49.4%). Skilled manual labour accounted for 26.7% of Nigerian workers, clerks, salesclerks and personal service providers accounted for 19.5%, while managers and professionals in intellectual and technical fields accounted for 4.4%.

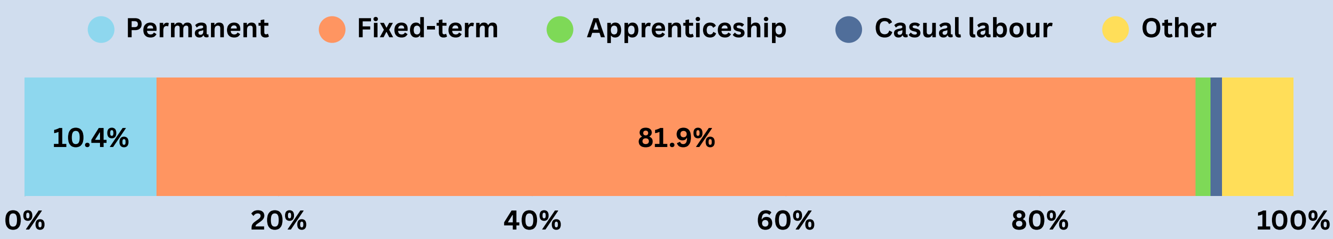
49.4%
Unskilled manual labour

Employment trends

In 2024, Nigerian citizens signed **63,661 new employment contracts**, i.e., 3% of the total non-EU population's new contracts. A large share (82%) concerned fixed-term contracts, a higher percentage than the total non-EU citizens (71.8%). Recruitments with permanent contracts were 10.4%, lower than 19.5% recorded for the total of third-country citizens, highlighting a lower incidence of stable contracts.

Data from mandatory employment communications show the Nigerian community's strong engagement in the **tertiary sector**, which **absorbed about half of new recruitments (49.9%)**, in line with the total of non-EU citizens. This is followed by agriculture, with 28.6% of new contracts (against 24.3% recorded for non-EU citizens), and the industrial sector. The most common qualification among Nigerian workers is ***Unskilled jobs in agriculture, maintenance of parks and green areas, animal farming, forestry and fishing***, accounting for 28.7% of contracts.

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



Source: Sviluppo lavoro Italia elaboration based on SISCO data

As proof of Nigerian women's limited participation in the labour market, women represented 31.3% of recruitments recorded in 2024. This percentage is still higher than that recorded for the total of non-EU citizens, which stood at 28.7%.

Conversely, 2024 recorded **60,943 terminations of employment for Nigerian citizens**, mainly due to the expiry of the contract or activity (66.3%), dismissal (9.3%), resignation (13%), and other reasons (11.4%).

Businesses

The Nigerian community **ranks seventh** among non-EU communities **in terms of the number of sole proprietors (16,927, 4.3% of the total).** Regional distribution of businesses led by citizens born in Nigeria only partially reflects the community's distribution across the territory: Campania is indeed the first region as for the number of Nigerian-led sole proprietorships, with 19.6% of businesses; it is followed by Veneto (12.2%), while Lazio ranks third (11.9%).

With regard to business, the Nigerian community stands out in the trade sector, engaging about 62.6% of the total of Nigerian sole proprietorships (against 39% recorded for all non-EU citizens).

61.6%

of Nigerian businesses in Commerce

Indeed, 7% of non-EU entrepreneurs working in this field were born in Nigeria. The second investment sector for Nigerian businesses is Construction, with a percentage incidence definitely lower than all non-EU sole proprietorships (13% against 24.6%).

Welfare

Nigerian community's access to pension and welfare measures reflects a still evolving demographic and employment profile. Data show a marginal presence among old age, invalidity and survivors' pensions beneficiaries, with such a low incidence that it is not registered in aggregated form. In welfare pensions, the share is also moderate: 0.2% for social allowances and pensions, 2.5% for civil disability pensions and 3.4% for caregiver allowance. These figures suggest a relatively recent continuity in Italy and a limited eligibility in terms of contribution and welfare requirements. However, there is a higher access to income support measures, such as NASpI, where Nigerian citizens account for 3% of non-EU beneficiaries.

The Nigerian community's integration process in the Italian economic and social fabric is also reflected in the access to family assistance measures. Nigerian women account for 4% of non-EU female beneficiaries of maternity allowance[6]. While this is a moderate share, it is in line with the general picture of still limited yet evolving participation in the labour market. In contrast, Nigerian community account for 2.4% of parental leave beneficiaries[7].

[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 5 months.
[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 months or fractions thereof for the mother and a maximum of 7 consecutive months or fractions thereof for the father.

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	Nigeria	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	1,975	2.30%	87,491	15.50%
Extraordinary Redundancy Fund	111	2.10%	5,187	3.20%
Exceptional Redundancy Fund	0	0.00%	16	0.70%
Total	2,086	2.30%	92,694	12.70%
Unemployment benefits				
NASpI (New social insurance for employees)	13,673	3.00%	456,263	16.70%
IVS - 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	95	0.20%	51,272	6.10%
Civil disability pensions	1,045	2.50%	41,299	4.00%
Caregivers' allowance and the like	1,567	3.40%	46,645	2.10%
Total	2,707	1.90%	139,216	3.40%
Family Care				
Maternity	1,171	4.00%	29,271	10.20%
Parental leave	825	2.40%	34,140	9.50%
Family allowance [8]	67	1.30%	5,225	8.30%

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

[8]As of 1 March 2022, Legislative Decree No. 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 behaviours and decisions of foreign citizens fall within a space-time dimension affected by objective and subjective factors. In percentage terms, three-quarters (76%) of savings were allocated in Italy and the remaining 24% were transferred to the country of origin in the form of remittance. Such money transfer, which has remarkably increased at the international level (more than $900 billion in 2024, according to the World Bank), has a significant impact on the context of the country of origin. Remittances sent by foreign citizens residing in Italy reached €8.29 billion in 2024 (Bank of Italy), with a very limited growth of 1.3%, after years of significant increases.

According to the World Bank data, remittances to Nigeria accounted for 11.3% of the national GDP in 2024. The country was the eleventh destination of remittance flows from Italy, with a 3% of the total in 2024, even though a 13% contraction was recorded compared to 2023. Veneto and Emilia-Romagna were the two regions from which, collectively, 38% of remittances were transferred towards the African country, followed by Lombardy (12%), and Piedmont (10%). Padua (9%) and Rome (6%) were the two major cities as for remittance volume. In relation to cross-border money transfers made by Nigerian citizens to the country of origin, data collected from Italian banks revealed a 9% increase in volumes and 7% increase in the average amount between 2023 and 2024.

Table 3 – Remittances to Nigeria

Volume of 2024 remittances from Italy	257.819 (million €)
Incidence on total remittances from Italy	3.10%
2023-2024 % variation	-13.80%
Average cost[9] of remitting €150 from Italy (September 2025)	2.95%
Average amount of cross-border transfers from Italian banks	3,372€

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 multiple financial instruments, is an enabling factor for starting and consolidating the process of socio-economic integration of individuals and their families. Such an evolving process is based on access to bank accounts and the payment system, along with increasingly complex needs and the corresponding financial instruments, including access to credit, investments, different forms of stockpiling, and protection/savings. The traditional concept of financial inclusion has gradually been accompanied by the term financial well-being, a multidimensional concept recalling an individual or a family's ability to manage their own economic resources today and in the future, 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 markup on the exchange rate.

In literature, it is associated with four dimensions [10]: the ability to manage current expenses in a sustainable way (having control over one's finance), the ability to absorb unexpected shocks with no serious difficulties (having a financial "buffer"), the ability to save for medium/long-term goals, and the ability to confidently plan one's financial future (freedom to make choices for one's well-being). These dimensions envisage 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 capable of observing several variables closely related to the mentioned dimensions. 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 0-10 scale, while only 46% deem their digital skills sufficient. A second key indicator concerns the bancarization index, the percentage of adults who are current account holders, the first step in the process. While the index stands at 97%[11] for Italians, it reached 90% for non-EU foreign citizens in 2023, still quite a gap. In the case of the Nigerian community, the index value only reaches 71%. A second set of variables allows for the representation of individuals' ability to plan their long-term goals and manage expenses in a sustainable way.

Table 4 – Financial inclusion indicators - Nigeria

	2023	2022	2020	Delta 2020-2023	Non-EU countries' data
Bancarization index	71%	48%	89%		90%
Incidence on the number of bank account holders					
Passbooks	41.10%	62.90%	81.60%	(-)	60%
Payment services	341.10%	433.80%	624.00%	(-)	303%
Financing services	31.00%	29.80%	37.70%	(-)	54%
Mortgages	4.00%	4.00%	5.70%	(-)	12%
Savings/investment products	19.90%	18.00%	26.50%	(-)	25%
Insurance products (Non-Life)	31.50%	24.70%	31.10%	(=)	33%
Internet banking	90.10%	79.00%	76.20%	(+)	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 provides a better understanding of a phenomenon that is dynamic by definition and includes, over the 2020-2022 two-year period, the impact of significant shocks related to the pandemic and inflation. As for the Nigerian community, there is a double negative effect. Crises have led to a substantial reduction in the bancarization index, almost halved, resulting in the exclusion of a significant part of the community from formal financial circuits. Despite a recovery in 2023, little less than one-third of adults still have no current account. At the same time, all indicators linked to financial well-being experienced a reduction that also continued in 2023. The digital component, linked to Internet banking, is the only one that follows a constant growth path.

A comparison with the average figure of non-EU citizens confirms substantial weakness. Beyond paid services, whose reduction leads to values aligned with the average figure, for all other components linked to savings and access to credit, the incidence related to the Nigerian community is significantly lower than other communities' average. Particularly, the figure related to mortgages, indicating the medium/long-term spending and investment capacity, is the lowest in comparison.

Therefore, the overall picture shows weakness in terms of financial well-being for the Nigerian community, reducing their ability to absorb external shocks and the possibility to fully manage future planning.

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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