The Ukrainian community in Italy

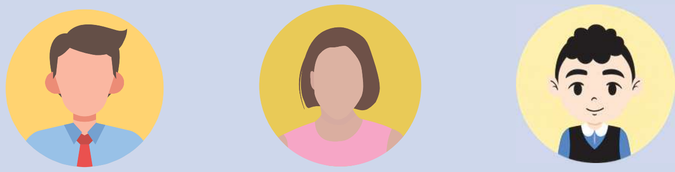
ANNUAL REPORT

2025

THE UKRAINIAN COMMUNITY IN ITALY

392,389
legal residents
at 31 December 2024

+1.7%
compared to the previous year

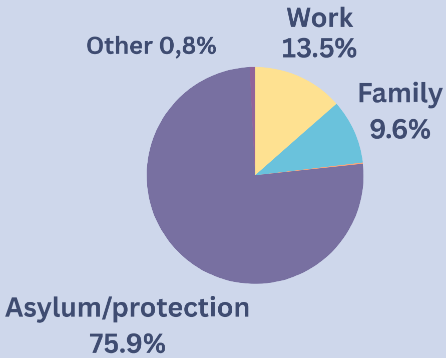


25% | **75%** | **17.7%** minors

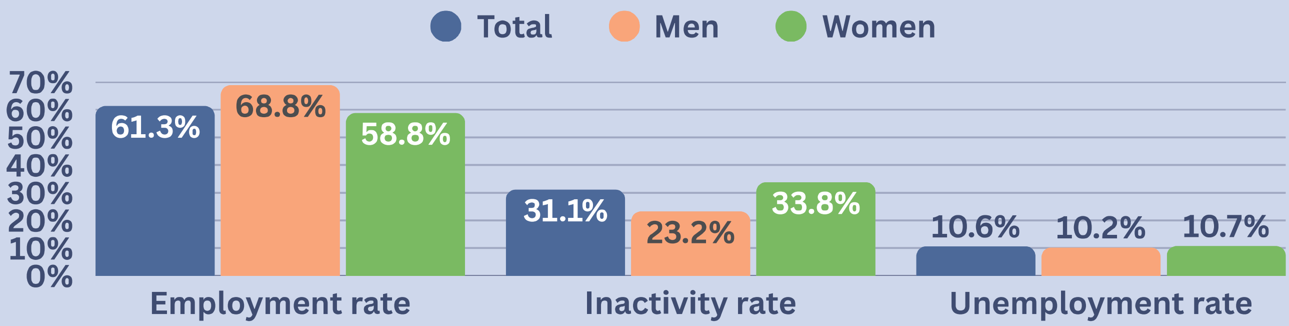
13,505
Entries in 2024

83.9%
for asylum/ asylum seekers and other forms of protection

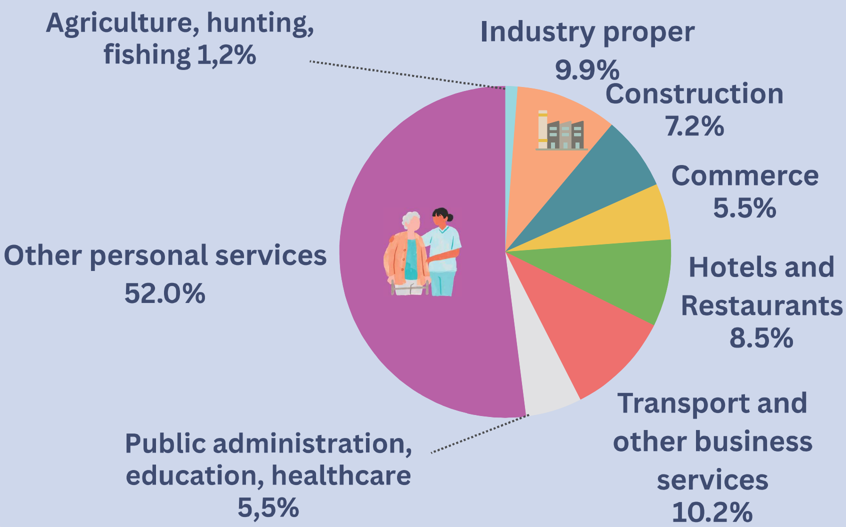
SHORT-TERM RESIDENCE PERMITS



43.2%
long-term residents

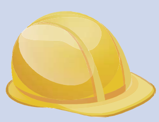


EMPLOYMENT SECTORS



7,085
sole proprietorships

1.8%
of all non-EU businesses



32.6%
of Ukrainian companies in the Construction sector

The context of origin

Edited by World Bank

Macro-economic framework

Since 2015, the Ukrainian economy has recorded a basically stagnating growth, which was abruptly halted in 2022, when GDP dropped by more than 22% as the war broke out. The latest available employment figures date back to 2021, the year preceding the conflict. Over the 2014-2021 period, the labour market was already weakening: the number of employed people was falling at an average yearly rate of about 1.1%. On the whole, employment shrank by some 1.3 million workers over these seven years. It is very likely that the escalation of the war has further compounded this negative trend.

Demographics and the labour market

Ukraine has a population of almost 39 million people, though the current figures might be lower, owing to the war-induced migration flows. It's a country in eastern Europe, where about two thirds of the residents fall within the working age group (15-64 years old), while youths aged 15-24 account for only 10% of the population. According to the available projections, the population is expected to drop by almost 16% by 2050, that's roughly 5.8 million people less, compared to the current situation. This demographic drop – which had begun in the years preceding the conflict and was compounded by it – reduces the potential size of the workforce, directly affecting the country's ability to support economic growth. This demographic drop couples with a labour market that was showing signs of weakness even prior to the conflict. Between 2014 and 2021 (the last year data are available for), the unemployment rate increased by 0.5 percentage points, soaring from 9.3% to 9.8%. Such data do not consider the consequences of the war; should these be included, the figures would likely be much higher today. Over the same period, the employment/working age population ratio shrank by 1.8 percentage points, dropping from 51.1% to 49.3%. Concurrently, the inactivity rate rose by 1.7%, revealing that a growing share of working-age people was leaving the labour market, often discouraged by limited employment opportunities.

Social characteristics

Ukraine is a prevalently Orthodox country; Ukrainian is the official language and Russian is the second most common language. Literacy is almost universal; however, tertiary education attendance[1] was 76% in 2021 (latest available data), is on a downward trajectory compared to the previous decade, the most significant drop concerning women (down from 92% in 2011 to 81% in 2021). Persistent instability also affects the country's ability to consolidate its human capital: investments in education and healthcare still have not produced a structural consolidation. According to the World Bank, Ukraine's Human Capital Index was on a slightly downward trend from 2010 to 2020, when it stood at 0.63[2]. This means that a child that is born today will achieve only 63% of their productive potential, if they remain in good health and have constant access to quality education.

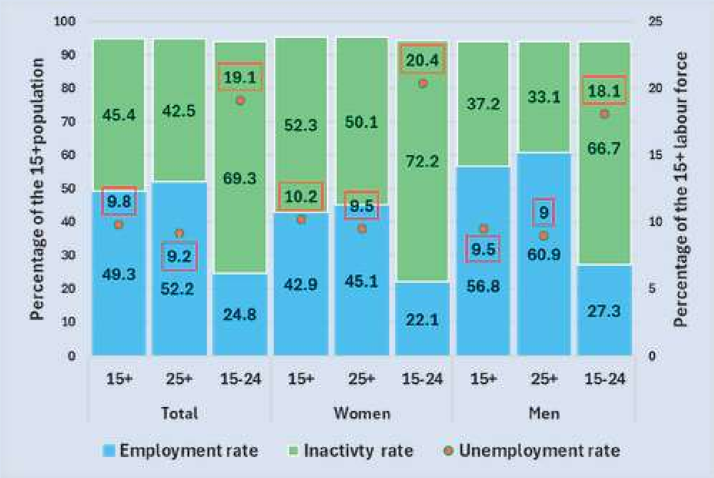
Quality of employment and gender and generational inequalities

Employment quality in Ukraine is still relatively high, though the available data still do not take into account the effects of the war. In 2021, 39% of the workforce was employed in low productivity sectors with a high occurrence of informal work — particularly agriculture (14%), construction (7%) and trade (18%). Besides, 18% of workers consisted of service providers or domestic workers, categories that are generally more exposed to economic weaknesses.

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

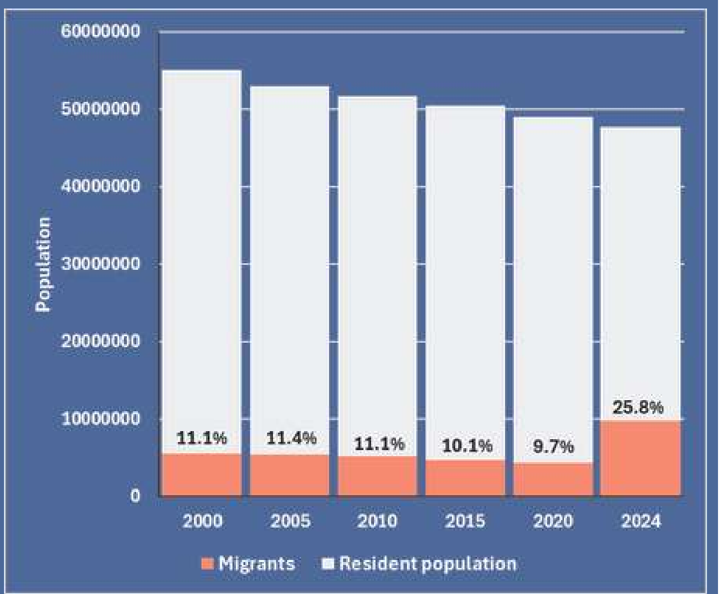
[2] The Human Capital Index is a composite indicator obtained from the product of three indicators: child survival (up to age 5), education and health.

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



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

Figure 2 –Ukrainian 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

Youth unemployment stood at 19% in 2021, over twice as much as adult unemployment, highlighting that youths find it difficult to access the labour market and stay in it. Gender inequalities are even more evident: while unemployment rates are similar, women risk inactivity much more. The inactivity rate for women is about 52%, versus 37% for men.

Migration trends

In a context where the economy struggles to produce employment and where instability and war persist, migration has become a structural element of Ukraine's socio-economic system. Over the past 20 years, the number of Ukrainian citizens residing abroad has soared by 80%, up from 5.4 million in 2005 to over 9.7 million in 2024[3]. In 2024, Ukrainian migrants accounted for some 26% of the national population, that's roughly 16% more compared to the period preceding the war. The majority of the flows head towards European Union countries – particularly Germany (14%) and Poland (11%) – and towards the United States. Italy ranks sixth among these destination countries, having welcomed about 4% of Ukrainian migrants in 2024. The growing migratory flows are due, above all, to the insecurity caused by the war and, consequently, to some extent, the enduring problems the domestic labour market has in offering adequate employment opportunities, especially for younger people. In this context, migration is increasingly becoming an adaptation strategy vis-à-vis the limited economic and social outlook the country can offer.

[3] Starting from 2022, concurrently with the escalating conflict with Russia, the number of Ukrainian citizens abroad also includes a significant share of refugees.

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

As at 31 December 2024, 392,389 Ukrainian citizens were legal residents in Italy, their number having exponentially increased over the past 20 years, during which the community has grown from 111,570 people in 2005 to almost 400,000 in 2024 (+251.7%). In the last year taken into account, the increase compared to the previous year was 1.7%, lower than the overall growth rate of non-EU citizens (+4.7%).

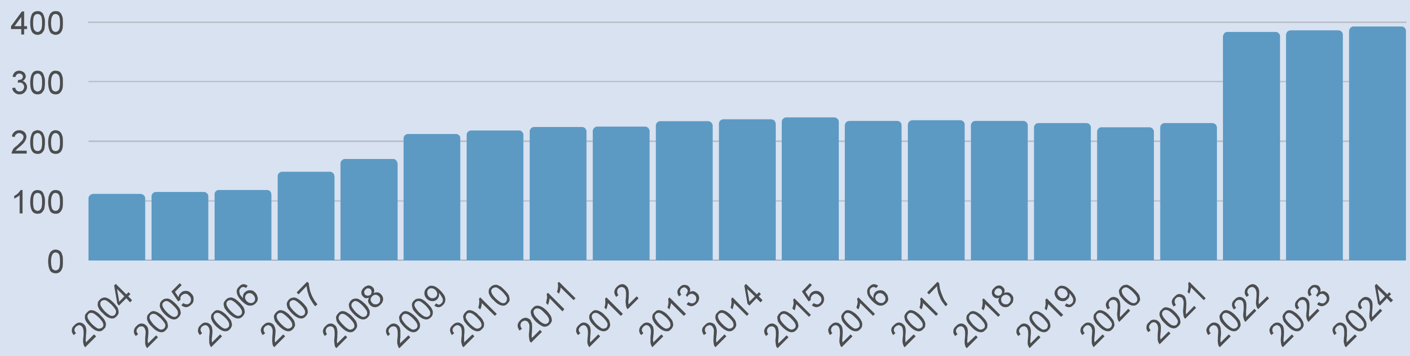
The Ukrainian community has confirmed its top-ranking position amid non-EU communities in Italy, accounting for 10.3% of the legally residing non-EU population.

392,389
legal residents

10.3%
of non-EU citizens

+1.7%
compared to 31 December 2023

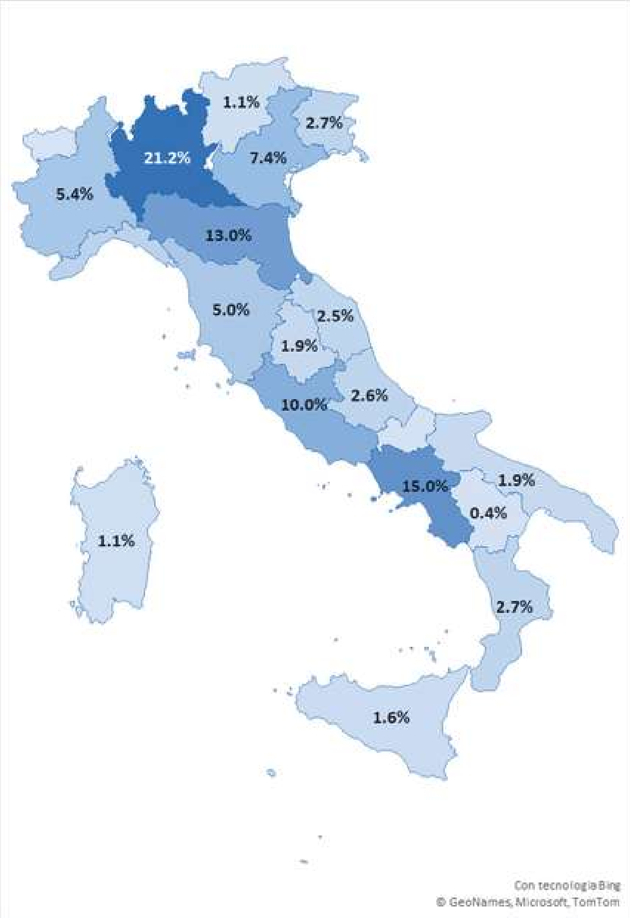
Figure 3 – Legal residents (absolute value in thousands). Time Series 2004-2024



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

Territorial distribution

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



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

The geographical distribution reveals some peculiarities compared to the overall picture of non-EU citizens. While Ukrainians are prevalently residing in northern Italy (55%, slightly lower than the 59.8% of non-EU citizens on the whole), the community has a **greater presence in southern Italy** (25% versus 17.1%), while 19.1% resides in central Italy (compared to 23.1%). At the regional level, **Lombardy** is the main settlement area, hosting **21.2%** of the community, followed by **Campania (15%)** and **Emilia- Romagna (13%)**. The strong presence in Campania has historically been a peculiarity of the Ukrainian community, reflecting settlement patterns associated with established migration networks and the demand for domestic work and care-giving (a sector which Ukrainian employment has historically been channelled to).

59.9% North	**25.4%** Centre	**14.7%** South and Islands

Gender composition

25% **75%**

The Ukrainian community shows a **marked gender imbalance in favour of women**: 75% of its members are women, 25% are men. It ranks first among the main communities in terms of female incidence. This data reflects the historical features of Ukrainian migration, predominantly characterised by female movements. It was mainly women who left, driven by demand for work in the domestic and care-giving sectors. Only later, with greater economic stability, did family reunification begin, leading to an increase in male presence.

Breakdown by age groups and minors

Average age 42.7 years

69,637 minors

17.7% of the community

The Ukrainian community in Italy is among those featuring a mature demographic structure, where the average age is about 43 years. Only the Filipino community tops it, among non-EU communities. This figure exceeds the overall average age of non-EU communities (37.2 years) but is lower than the Italian average (47 years). **The largest age group is the over-60 group**, accounting for **24.6%** of the community, followed by minors, 17.7%, aligned to the general data of non-EU citizens (17.3%). It should be noted that the incidence of the middle age groups (35-44 years) is balanced between the two genders, but the proportion of over-50s is significantly higher among women.
Despite a remarkable female presence, the rather low number of minors is affected by several factors: the **low birth rate**[4] (**3.1‰**, **the lowest among the sixteen communities studied**), the widespread involvement of women in care-giving services and the age breakdown of the community – with more than 60% of the women aged over 40, which physiologically reduces propensity to maternity. In 2024, 859 Ukrainian babies were born in Italy, that's 2% of the non-EU newly born.

UAMs (unaccompanied foreign minors) is a phenomenon that has significantly affected the Ukrainian community in recent years[5]. As at 30 June 2025, Ukrainian-origin **UAMs** were **3,220**, namely 19.5% of the overall national population. Based on this figure it's the second nationality in terms of unaccompanied minors, but there has been a drop compared to the previous year (-15.5%), indicating a fall in arrivals following the initial peak associated with the war. The gender breakdown of UAMs is balanced (50.4% boys, 49.6% girls), while the age breakdown shows that almost 60% is aged under 14.

[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
[5] Since 2022 there has been a significant increase in the presence of unaccompanied minors in the community, associated with the entries following the conflict in Ukraine. This increase is due to several trends: fewer minors sent abroad for safety reasons, while their parents stayed in the country of origin because of work, family care or inability to travel; minors transferred from institutes, orphanages or reception centres in Ukraine.

Mixed marriages

The analysis of families highlights the significant involvement of the community in mixed marriages: in 2023[6], there were 1,531 mixed marriages between Ukrainian and Italian citizens, which gives the community the top spot in terms of the incidence of this phenomenon. These are mainly marriages in which the bride was Ukrainian and the groom Italian (1,495 cases); however, this number shrank by 3% compared to the previous year.

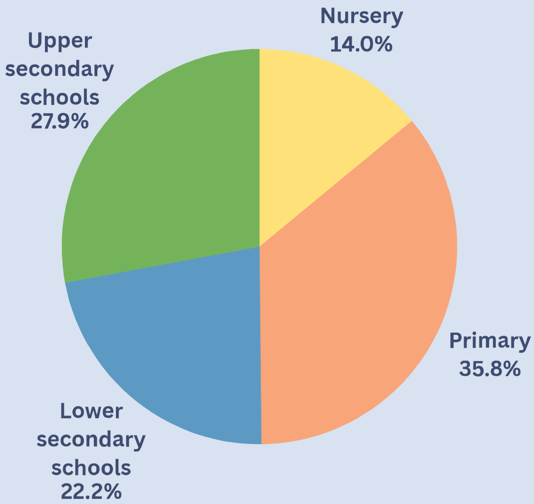
[6] Last year for which data is available.

Youths and education

39,262

Ukrainian students

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



Source: Sviluppo Lavoro Italia elaboration based on MIM data

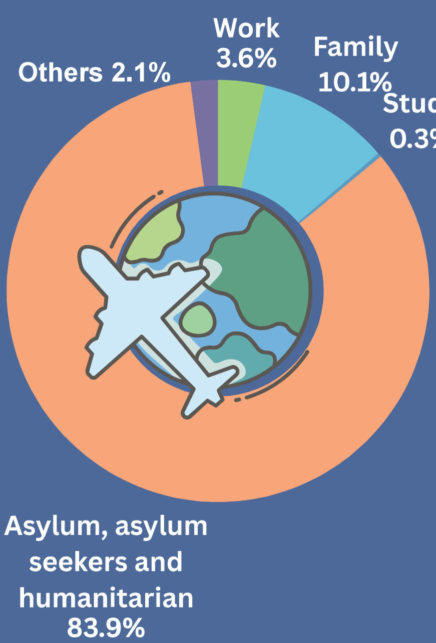
In the 2023/2024 school year, **39,262 Ukrainian students were enrolled in Italian schools**, accounting for 5.2% of the non-EU school population, that's a 9.4% drop compared to the previous year, as opposed to the overall non-EU population trend (+2.3%). The community is less represented in nursery schools (14% versus 17% for non-EU citizens), while it is concentrated in primary schools (35.8%) and upper secondary schools (28% versus 24.3%). The incidence of girls is 49.2%, higher than the average (48.3%), with a slight variation in the different education levels: from 47.5% in lower secondary school to 50.2% in upper secondary school.

As for universities, the presence of Ukrainian nationals has been almost unchanged compared to the previous year: **2,975 students enrolled in the academic year 2023/2024**, accounting for 2.8% of non-EU university students.

The **NEET** (Not in Education, Employment or Training) **rate** among Ukrainian youths aged 18-24 is **one of the lowest: 17.1%** compared to 24.9% for overall non-EU youths and the Italian average of 14.8%, and it fell by about 8% compared to 2023, revealing that young Ukrainian are more able to fit in, from a socio-economic standpoint, that youths of other communities.

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

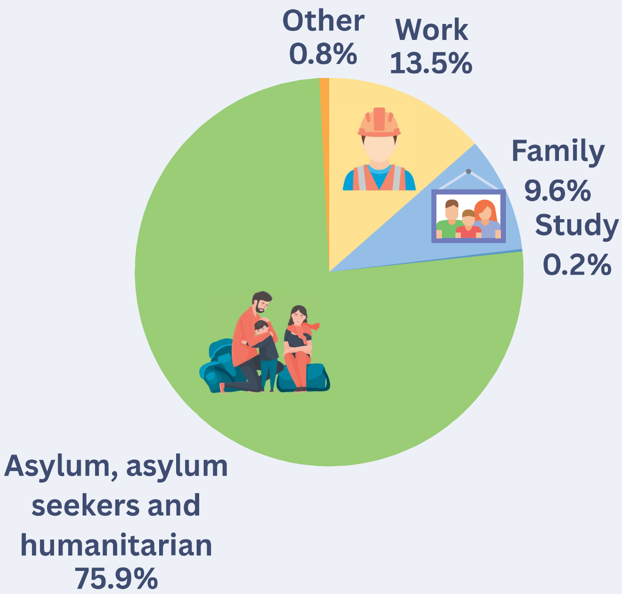
Overall **13,505 new residence permits** were issued in 2024 to Ukrainian citizens, significantly down from the previous year (-54.2%) but consistent with the negative trend of entries concerning all non-EU citizens.

The **main reasons** for the issuance of new permits to Ukrainian citizens were **asylum/requests for asylum or other forms of protection**, accounting for the vast majority of entries (**84%**). Yet the number of entries connected with such motivations has dropped, significantly (-54.3%). The Ukrainian community ranks first in terms of incidence of application or recognition of some form of protection as a reason for entry. Next come family-related reasons, representing 10.1%, also down (-45%) compared to the previous year. Another remarkable drop is to be seen in the permits issued for work (-65.8%), representing 3.6% of entries in 2024.

Types and reasons for issuing residence permits

43.2%
long-term residents

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



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

The analysis of long-term permits reveals that the stabilisation process of the Ukrainian community in recent years has been slowing down. Following a period of steady growth, which had raised the share of long-term permit holders to 81% on 1 January 2022, the growing flow of refugees fleeing the conflict has deeply changed the characteristics of the community. Between 2023 and 2024, the percentage fell from 45% to 43.2%, that's roughly a 2% drop, mainly due to the high number of new entries, albeit decreasing, and the consequent increase in temporary permits. This figure is almost 10% lower than the overall one for non-EU citizens (52.8%).

Regarding permits subject to renewal, **76% of permits related to the community are connected with applications requesting asylum or other forms of protection**, which is the main reason for a residence permit in Italy, with a remarkably higher incidence compared to the overall one of non-EU citizens (27%). Next in line are work, with 13.5%, compared to 27.4% for non-EU citizens on the whole.

6,280
Acquisitions of citizenship

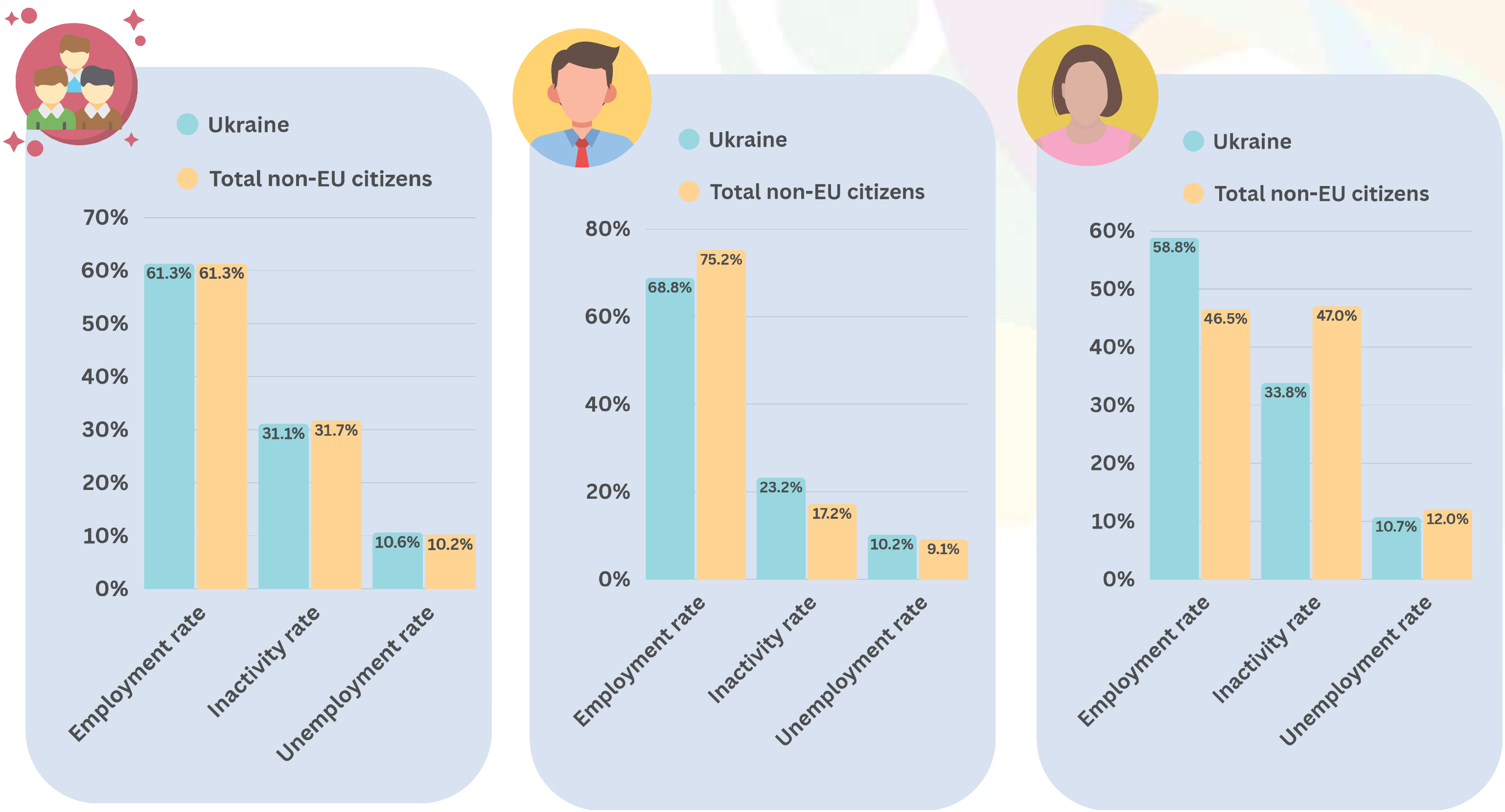
In 2024, **6,280 Ukrainian citizens obtained Italian citizenship** (that's 3.1% of the total concerning non-EU citizens) **chiefly through naturalization**, which accounted for about three fifths of cases (59.6%). The remaining citizenship acquisitions are equally divided between marriage and transmission from parents, acquisition when reaching the age of 18 or jus sanguinis (20.1% and 20.3% of cases, respectively).

Key indicators

In 2024 the Ukrainian community confirmed a sound level of integration in the labour market: the **employment rate** stood at **61.3%**, consistent with the overall data for non-EU citizens. Other indicators too revealed a substantial overlap: the **inactivity rate** (**31.1%** versus 31.7%) and **unemployment** (**10.6%** versus 10.2%).
The contribution of women is a key factor in this regard: Ukrainian women are particularly well integrated into the labour market, with an employment rate of 58.8%, well above the non-EU average (46.5%). Furthermore, the inactivity rate among women is significantly lower (33.8% compared to 47%), indicating strong participation and less exclusion from the labour market.

In 2023 the community ranked fourth – among the main non-EU communities – in terms of major trade union membership (4.2% of non-EU members), prevalently with CGIL (44.9%) but with a strong presence in CISL too (40.2%). Out of an estimated 130,000 employed Ukrainians, 33,077 are union members – that's roughly one quarter.

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

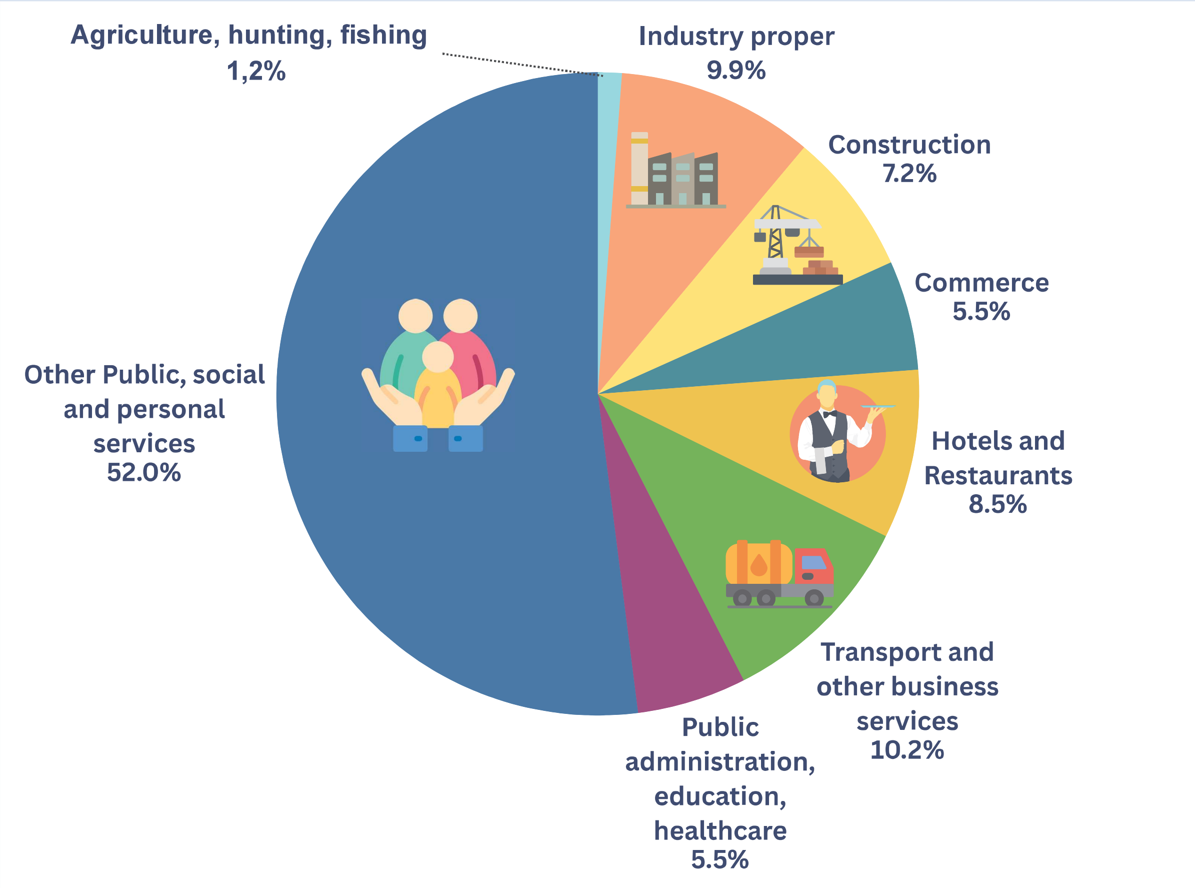


Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data

Sectors of employment

Ukrainians mainly work in the *Other public, social and personal services* sector, which employs **more than half** of the community's workers, followed by the Transport and services to businesses sector (10.2%) and Industry in the narrow sense (9.9%).

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



Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data

As for employment categories, half of Ukrainian workers are *clerical, sales and personal service workers* (49.6%). *Unskilled manual labour* accounts for 28.6% of Ukrainian workers, *skilled manual labour* for 17.4%, while *managers and professionals in intellectual and technical fields* for 4.4%.

49.6%

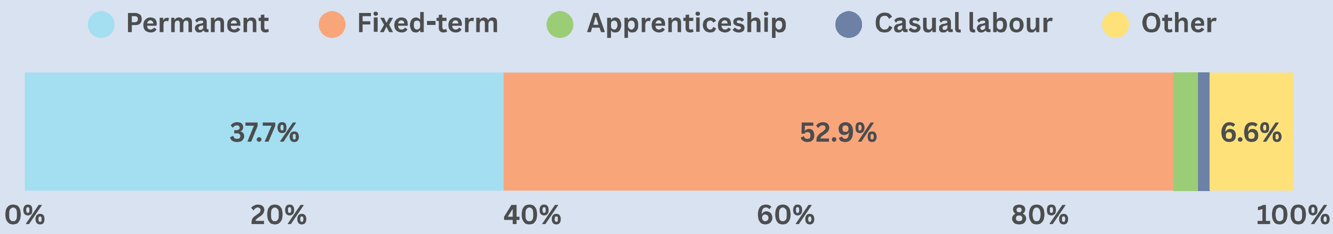
Clerks, salesclerks and social service providers

Employment trends

Regarding access to the labour market, in 2024, **Ukrainian citizens entered into 110,368 new employment contracts**, accounting for 5.3% of new employment contracts for non-EU citizens. Just over half of the hirings were on fixed-term contracts (52.8% versus 71.8% for the overall non-EU population); the percentage of hires on permanent contracts was higher than that for non-EU nationals on the whole (37.7% versus 19.5%), thereby indicating greater job stability.

The data proceeding from the Mandatory employment communications confirm that the community mainly heads for the tertiary sector, which absorbs as much as 80% of hirings, compared to 50.8% for all non-EU citizens. In particular, the community's first job qualification is *Skilled professions in cultural, security and personal services*, which accounts for 31% of contracts.

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



Source: Sviluppo lavoro Italia elaboration based on SISCO data

The positive integration of Ukrainian women into the labour market was confirmed by the fact that 77.2% of new hirings concerned women; that's the highest figure recorded among the main non-EU communities.

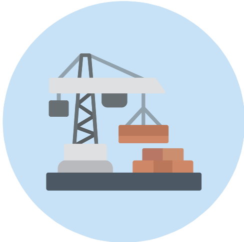
On the other hand, 2024 saw **105,145 terminations of employment for Ukrainian citizens**, the majority due to the termination of the contract or business (45.7%), 19.2% to dismissal, 24.2% to resignation, while 10.9% were due to other reasons.

Businesses

The Ukrainian community ranks twelfth among non-EU communities in terms of **sole proprietors**, which are **7,085**, accounting for approximately 2% of the total.

The geographical distribution of enterprises partially reflects the community's geographical distribution: most of them in Lombardy (24.5%), followed by Emilia-Romagna (15.1%) and Campania (13.3%). A significant presence was also recorded in Lazio (8.9%).

The breakdown into sectors shows that Ukrainian entrepreneurship is characterised by a **strong presence in *Construction* (32.6%)**, higher than the non-EU average (24.6%), and a significant one in *Trade and transport* (22.5%), while lower than the overall incidence (39%).



32.6%
of Ukrainian businesses in the Construction sector

Hotels and Restaurants (7.7%, versus 6.6%) and *Business Services* (6.9%) also stand out. The "other sectors" category is particularly significant, reaching 21.9% (compared to 13.1%), hence indicating a more marked diversification of enterprises compared to other communities.

Welfare

Consistent with the demographic breakdown of the community, characterised by a greater presence of mature age groups, Ukrainians account for a significant share of non-EU old-age pension recipients, accounting for 23.4% (14,687 people out of 62,837). The incidence among survivors' pension holders (13.6%) and disability pension holders (6%) is also noteworthy.

Resorting to welfare pensions is also quite common: the community's incidence on the non-EU total is 8.3%, with peaks of 12.3% for pensions and social allowances.

The analysis of data concerning family support measures, while highlighting the leading role of women in the labour market, confirms the reduced presence of minors: Ukrainian recipients of maternity allowances[7] account for 5% of non-EU women benefiting from this measure (1,453 cases); that's a small share considering that around 16% of non-EU women in the country are of the same nationality. The incidence is even lower among parental leave recipients[8] (2.8%) and family allowances[9] (2.9%).

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

[8] A form of income support for parents who are employees and who are entitled to take leave from work during the first 12 years of their child's life for a maximum of 6 consecutive months or fractions thereof for the mother and a maximum of 7 consecutive months or fractions thereof for the father.

[9] As of March 1, 2022, Legislative Decree 230/2021 introduced the Universal Child Allowance, a measure to support families with dependent minors, or children of age but not yet 21 who are students or unemployed, as well as disabled children of any age. Family allowance remains in place as a measure to support families without children.

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

Allowance	Ukraine	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	2,352	2.70%	87,491	15.50%
Extraordinary Redundancy Fund	215	4.10%	5,187	3.20%
Exceptional Redundancy Fund	2	12.50%	16	0.70%
Total	**2,569**	**2.80%**	**92,694**	**12.70%**
Unemployment benefits				
NASpI (New social insurance for employees)	47,309	10.40%	456,263	16.70%
Old age, invalidity and survivors' pensions				
Old age	14,687	23.40%	62,837	0.50%
Invalidity	948	6.00%	15,694	1.80%
Survivors	5,151	13.60%	37,766	0.90%
Total	20,786	17.90%	116,297	0.70%
Welfare pensions				
Pensions and social allowances	6,329	12.30%	51,272	6.10%
Civil disability pensions	3,061	7.40%	41,299	4.00%
Caregivers' allowance and the like	2,224	4.80%	46,645	2.10%
Total	**11,614**	**8.30%**	**139,216**	**3.40%**
Family Care				
Maternity	1,453	5.00%	29,271	10.20%
Parental leave	951	2.80%	34,140	9.50%
Family allowance	150	2.90%	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

Financial approaches and decisions of foreign citizens fall within in a space-time dimension where they are affected by subjective and objective factors. In percentage terms, three quarters (76%) of savings are allocated in Italy and the remaining 24% are sent to the country of origin, as remittances. This money transfer, which has become sizeable at the international level (over USD 900 billion in 2024, according to the World Bank), significantly impacts the contexts of origin. Remittances sent by foreign nationals residing in Italy totalled EUR 8.29 billion in 2024 (Bank of Italy), only slightly up (+1.3%) after years of significant increases.

World Bank data reveals that remittances to Ukraine accounted for 6.3% of the country's GDP in 2024. The country is the twelfth destination for remittances from Italy, accounting for 3% of the total in 2024, 1.6% up compared to 2023. Lombardy and Campania are the two regions from which 38% of remittances to the war-torn country are sent (9% from Rome and 8% from Naples alone), followed by Emilia Romagna (14%) and Lazio (10%). As for cross-border wire transfers sent by Ukrainians to their country of origin, data collected from Italian banks show a 6% rise in volume and a 4% rise in average amount between 2023 and 2024.

Table 3 – Remittances to Ukraine

Volume of 2024 remittances from Italy	214.644 (million €)
Incidence on total remittances from Italy	2.6%
2023-2024 % variation	+1.6%
Average cost of remitting €150 from Italy (September 2025)[10]	3.81%
Average amount of cross-border transfers from Italian banks	1,386 €

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 starting and consolidating the process of socio-economic integration of an individual and their family. This evolutionary process is based on access to current accounts and payment systems; plus, there are increasingly complex needs that correspond to an equally complex range of financial instruments, including access to credit, investments, forms of stockpiling and savings protection. The traditional notion of financial inclusion has gradually been paired with the term financial wellbeing, a multidimensional concept envisaging the ability of an individual or family to manage their economic resources in the present and in the future, ensuring stability and resilience.

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

In literature, it is associated with four dimensions[11]: the ability to manage current expenses in a sustainable way (having control over one's finances), the ability to absorb unexpected shocks with no serious difficulties (having a financial "buffer"), the ability to earmark savings for medium/long-term goals, and the ability to confidently plan one's financial future (freedom to make choices for one's own well-being). These dimensions envisage the availability of a wide range of financial products, but also an adequate financial education, which is a necessary precondition.

The National Observatory for 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 scale of 0-10, 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% for Italians[12], it reached 90% for non-EU foreign citizens in 2023, still quite a gap. For the Ukrainian community, the index reaches 68%, a very low figure, which is falling. A second set of variables, on the other hand, allows us to represent an individual's ability to plan their long-term goals and manage their expenses sustainably.

Table 4 – Financial inclusion indicators - Ukraine

	2023	2022	2020	Delta 2020-2023	Non-EU countries' data
Bancarization index	68%	85%	84%		90%
Incidence on the number of bank account holders					
Passbooks	83.30%	84.20%	86.00%	(-)	60%
Payment services	346.20%	299.70%	280.70%	(+)	303%
Financing services	36.20%	30.90%	39.10%	(-)	54%
Mortgages	9.30%	8.60%	8.40%	(+)	12%
Savings/investment products	24.50%	22.00%	26.30%	(-)	25%
Insurance products (Non-Life)	16.80%	13.70%	18.70%	(-)	33%
Internet banking	77.90%	65.00%	66.30%	(+)	83%

Source: CeSPI - Observatory for Financial Inclusion of Migrants

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

A cross-sectional reading of the indicators between 2020 and 2023 provides a better understanding of a phenomenon that is by definition dynamic and which includes, over the 2020-2022 two-year period, the impact of significant shocks related to the pandemic and inflation.

In terms of bancarization, the Ukrainian community shows a divergent trend compared to the non-EU citizens average, which significant dropped over the past year. External shocks seemingly have had a significant impact on the most fragile part of the community, which has been unable to withstand the medium term, resulting in an exodus from the financial system. Concurrently, it is worth considering the peculiar situation of the part of the community that fled the war, which continues to manage its financial resources in both countries. On the contrary, individual indicators shrank in the wake of the crisis and recovered, albeit only partially, in 2023. This appears to confirm the theory that an exodus from financial circuits is the final act of the impact the crisis had on the most fragile segments. The use of payment instruments, internet banking and the incidence of mortgages (which grew throughout the three-year period) all increased significantly.

A comparison with the average data for non-EU citizens shows that savings still focus on the short term, with above-average values for savings accounts and below-average values for medium/long-term investment and savings products, less use of risk protection instruments and less use of credit. Considering a comprehensive management of future projects, the overall picture shows an improvement in some indicators, albeit within a context where the financial well-being of Italy’s Ukrainian community is fragile.

Methodological note

Subject of the survey and reference period

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

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

Presentations and data sources

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

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

1 **Socio-demographic characteristics.** The first chapter analyses the socio-demographic aspects of communities, age structure, the presence of minors (and their integration into the school system), newborns, and unaccompanied foreign minors, as well as the reasons for and conditions of non-EU citizens' stay in Italy, with particular attention to new arrivals in 2024. The sources used are: ISTAT-Ministry of the Interior on residence permits[13] (at December 31, 2024), ISTAT on acquisitions of citizenship (2024) and marriages (2023); ISTAT (2024 estimate) on foreign births broken down by citizenship; Ministry of Labour and Social Policies (MLPS) - Directorate-General for Migration Policies and the Social and Labour Integration of Migrants (UAMs, at June 30, 2025, limitedly to communities with more than 15 minors); Ministry of Education and Merit (MIM) (school year 2023/2024) and Ministry of University and Research (academic year 2023/2024).

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

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

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

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

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

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