The Tunisian community in Italy

ANNUAL REPORT

2025

THE TUNISIAN COMMUNITY IN ITALY

112,486
legal residents
at 31 December 2024

+12.8%
compared to the previous year

63.3%

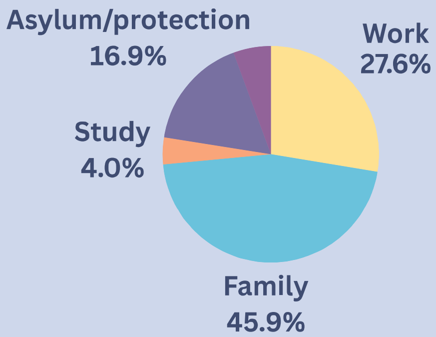
36.7%

20.8%
minors

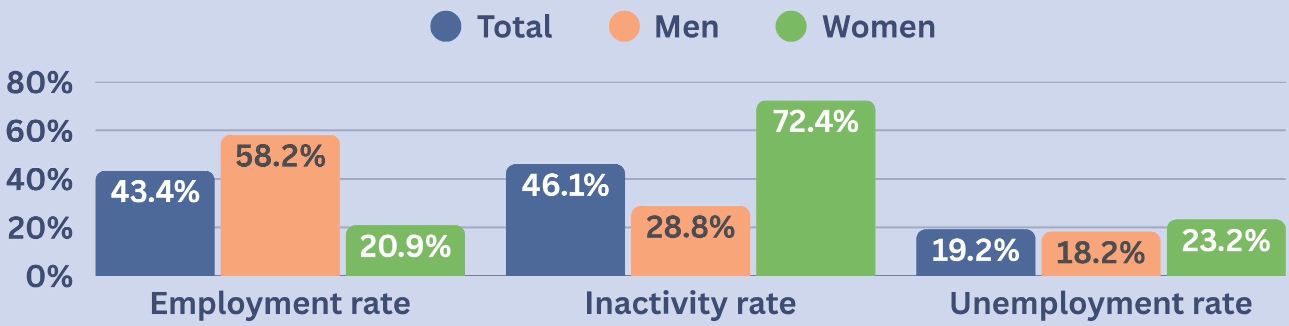
Entries in 2024

36.4%
for family reasons

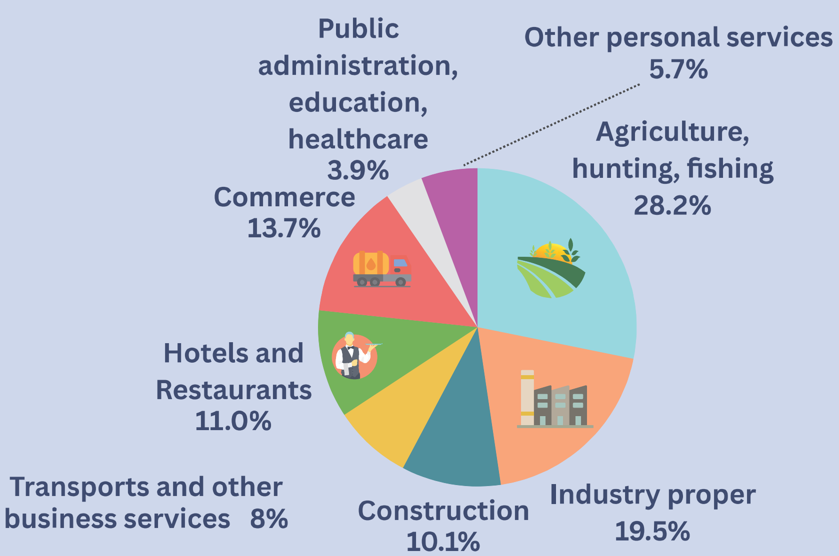
SHORT-TERM RESIDENCE PERMITS



53.9%
long-term residents



EMPLOYMENT SECTORS



12,588
sole proprietorships

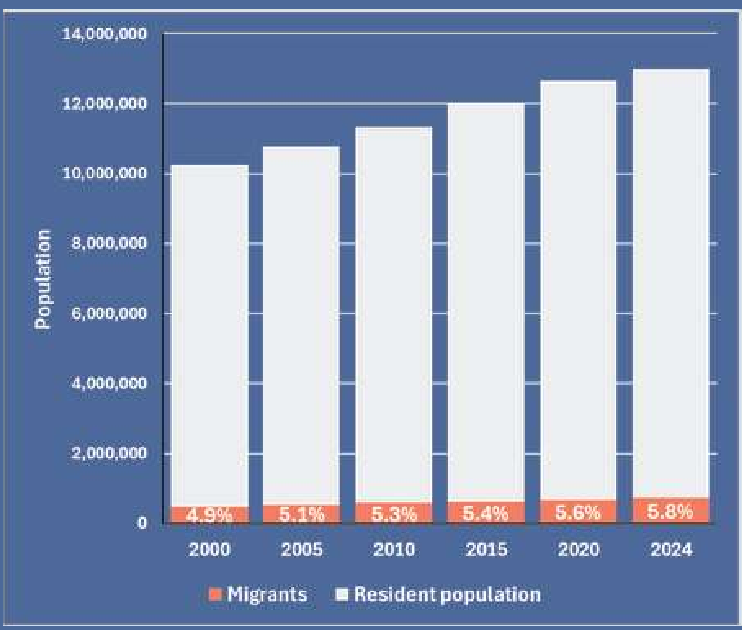
3.2%
of all non-EU businesses

49.3%
of Tunisian businesses in Construction

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

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

Figure 2 - Tunisian 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

The pressures the labour market suffers do not affect everyone in the same way. Youth unemployment reached 40% in 2024, with youths being almost three times more likely than adults to be unemployed. Gender inequalities are even more marked: women's unemployment rate is roughly 1.5 times greater than that of men, and women's inactivity rate is 73%, almost twice that of men. These gaps reflect persisting structural limits that hinder women's access to the labour market, thereby increasing their risk of economic exclusion.

Migration trends

Migration flows have long been a structural element of Tunisia's economy and society. Over the past twenty years the Tunisian population residing abroad has grown by 36%, soaring from 527,000 people in 2005 to 716,000 in 2024 (roughly 5.8% of the population). The majority of migrants relocates to European Union countries, particularly in France (31%) and Italy (17%), which together host 79% of Tunisians abroad. Outside the EU, major destinations include Israel (7%) and Canada (4%). The fact that the migration flow has grown over time reflects both the existence of consolidated migration networks and the persisting difficulties in the domestic labour market, which drive a growing share of the population to look for opportunities abroad.

The context of origin

Edited by World Bank

Macro-economic Framework

Since 2014 the Tunisian economy has recorded a modest GDP per capita trend, with a 0% average annual growth of GDP – a trend that partially suffers the effects of the pandemic and the severe drought of 2023. This weak growth has led to hardly any increase at all in employment: over the same period, the number of employed people soared by just 99,000 units, that's a 0.3% rise. Such results fall within a context where the labour market is increasingly under pressure, partly owing to demographic trends.

Demographics and the labour market

With a population exceeding 12 million people, Tunisia is a relatively small country of the Middle East and North Africa. Almost two thirds of the population fall within the working age group (15-64 years) and 14% are youths aged 15-24. By 2050 the population is expected to grow by about 7%, that's an increase of 880,000 people compared to the current situation. As a result of this demographic trend, the potential workforce has expanded, as have employment-related challenges. Over the past decade, the employment rate has risen by 1.9%, signalling the labour market's limited capacity in absorbing the newcomers. Indeed, the working-age population growth rate has outpaced the employment rate: the employment/population ratio dell from 40.8% in 2014 to 38.2% in 2024, while the inactivity rate has increased by 2%. In a nutshell, job creation is not keeping up with the increasing working-age population, widening the gap between the demand for and supply of jobs.

Social characteristics

Tunisia is a country with a Muslim majority, with small Christian and Jewish communities. Arabic is the official language, while French is widely used in the public administration, in the private sector, in secondary education and in urban contexts. Education and literacy levels are on the rise: over 85% of adults are literate. Participation in tertiary education[1] shows positive trends too: the gross enrolment ratio for universities soared from 33% in 2014 to 38% in 2023. However, significant gender gaps persist: 92% of men are literate, compared to 78% of women. Despite the progress made, investments in education and healthcare have not strengthened human capital: in 2020, the Human Capital Index[2] was 0.51, indicating that a child born today may achieve slightly more than half their future income potential.

Quality of employment and gender and generational inequalities

Employment quality is still a major structural issue in Tunisia's labour market. In 2019, about four workers in ten were off the books, with no contract, nor social insurance. In 2023, almost 40% of the employed was working in low-productivity sectors, with a high occurrence of informal work — agriculture (13%), construction (12%) and commerce (15%) — while one fifth consisted of service providers and domestic workers, particularly vulnerable categories.

[1] Calculated as the ratio of the total number of students enrolled 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.

Trends in migrant presence

Table 1 - Legally resident non-EU citizens. Key indicators (data at December 31, 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 **112,486 Tunisian citizens legally residing** in Italy; the figure has almost doubled over the past 20 years: in 2005, there were 59,305 Tunisians in Italy (+89.7%). In particular, last year recorded a 12.8% increase compared to the previous year, more than double the overall growth rate for non-EU citizens (+5.6%).

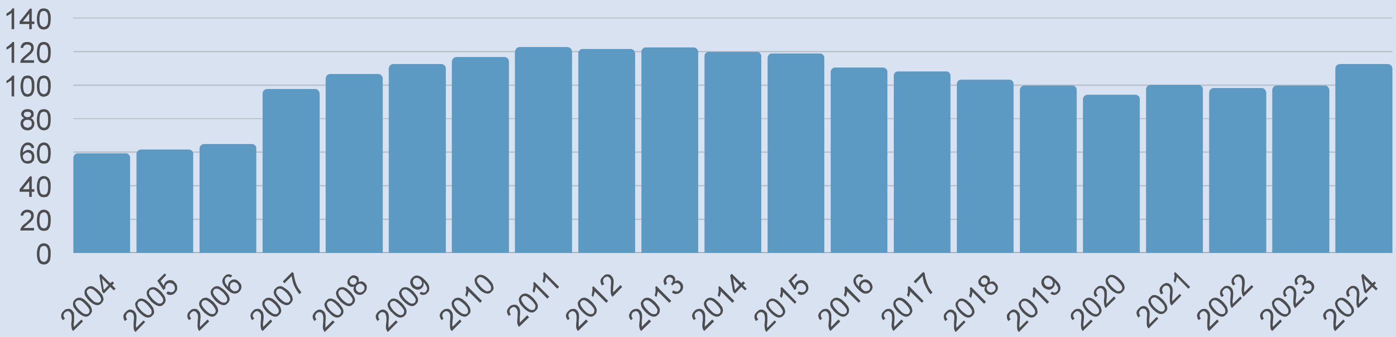
The community ranks tenth among the major non-EU communities, accounting for 3% of the non-EU population in the country.

112,486
legal residents

3%
of non-EU citizens

+12.8%
compared to 31 December 2023

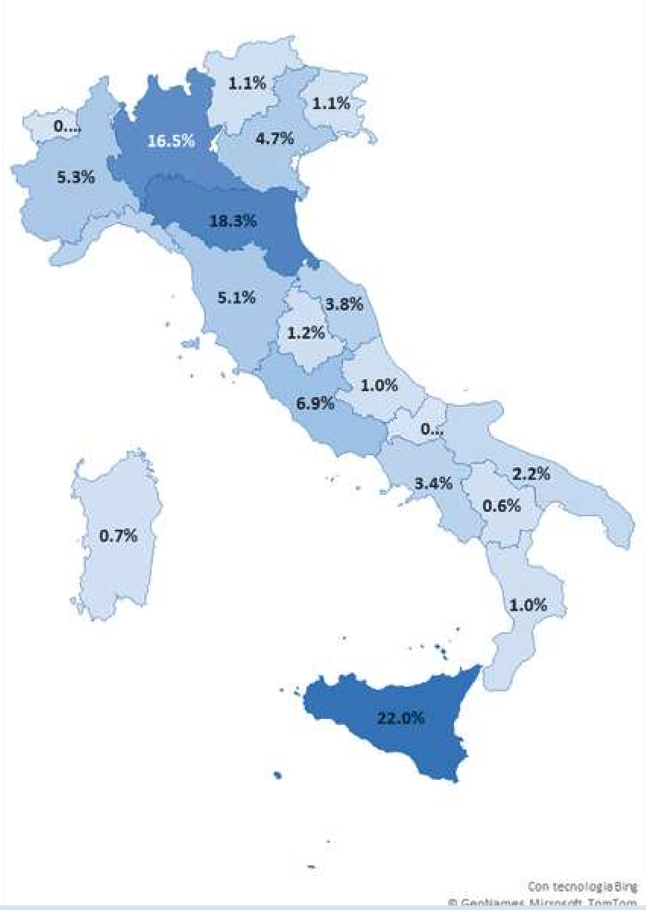
Figure 3 – Legal residents (absolute value in thousands). Time series 2004-2024



Source: Sviluppo Lavoro Italia elaboration based on Istat data

Territorial distribution

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



Source: Sviluppo Lavoro Italia elaboration based on Istat data

The Tunisian community in Italy stands out for its presence in southern Italy, greater than that of the overall non-EU population. In particular, **Sicily is the region where most of the community settles**, accounting for 22% of the total. On the whole, 31.1% of Tunisian citizens in Italy live in southern regions, that's almost twice as much as the non-EU population average (17.1%). Northern Italy hosts 52% of Tunisians, with significant presences in **Emilia-Romagna** (**18.3%**, greater than the 10.3% overall average of the non-EU population in the region) and **Lombardy (16.5%**).

51.9% North	17% Centre	31.1% South and Islands

Gender composition

63.3% **36.7%**

The Tunisian community in Italy shows a **considerable gender imbalance**: **men** are **63.3%** of the total population, while women account for only 36.7%. It **ranks fifth among non-EU populations in terms of lowest female presence.** This composition reflects a migration pattern historically characterised by male prevalence, with young men migrating to support families at home with remittances. An organised family reunification process takes place only once a sufficient economic and social stability has been achieved.

Gender composition

Average age
35.9 years

23,405
minors

20.8%
of the community

The Tunisian community in Italy is characterised by a **young demographic structure**, the average age being around 36 (compared to 37.2 for non-EU citizens on the whole). The presence of minors stands out, accounting for 20.8% of the community, a higher proportion than the non-EU average (17.3%) and particularly significant among the female component of the community (25.1%). The central age group, between 25 and 44 years old, accounts for 36.2% of the total, with a higher percentage in the 35-39 (9.8%) and 40-44 (10.2%) age groups. The over-60s account for 9.6%, with a higher proportion among men (10.3%), indicating the established presence of long-term migrants.

The number of minors, while affected by the lower incidence of women in the community, is supported by a **high birth rate**[3] (14.4‰), which ranks among the top five among the considered non-EU populations, and far greater than the Italian one (5.4‰). This demographic trend shows a predominantly male migration pattern, yet there are clear signals of gradual family stabilisation.

A distinctive feature of the community is the presence of unaccompanied foreign minors (**UAMs**), although their numbers are falling sharply. As at 30 June 2025, there were **1,308** UAMs of Tunisian origin, down 39% compared to 2024, accounting for 7.9% of the national total. The community ranks fourth in terms of the number of unaccompanied minors. The breakdown shows they are almost exclusively male (97%) with a prevalence of adolescents approaching the age of 18 (63.7% are 17 year-olds).

[3] The birth rate is the ratio between the number of births in a community or population during a period of time and the average population of the same period per thousand.

Mixed marriages

A further indicator of the family dimension is to be seen in mixed marriages, a phenomenon that is gaining increasing relevance. In 2023[4] there were 495 marriages with Italian citizens, 387 of which with an Italian bride and 108 with an Italian groom, up 19.6% compared to the previous year and accounting for 3.4% of overall mixed marriages of non-EU citizens. This confirms a trend of social and relational integration.

[4] Last year for which data is available.

Youths and education

24,981

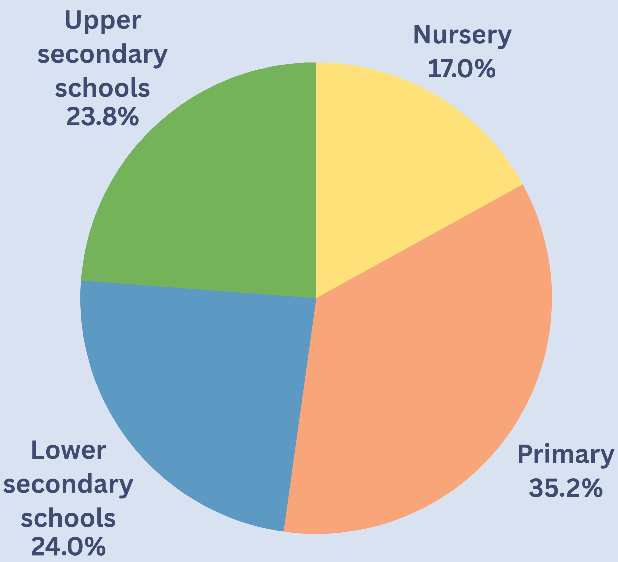
Tunisian students

During the 2023/2024 school year, **24,981 Tunisian students** had enrolled in Italian schools, accounting for 3.3% of the non-EU school population. This figure represents an 8.6% rise compared to the previous year. The distribution of Tunisian pupils by school level, consistent with the non-EU school population on the whole, shows a prevalence of primary school, attended by 35.2% (versus 36.2%), followed by lower secondary school (24%); 23.8% are enrolled in upper secondary school, while 17% attend nursery school. The incidence of female students is 47.1%, slightly lower than the average of non-EU students (48.3%), with figures ranging from 44.6% in lower secondary school to 50.4% in upper secondary school.

Significant growth has also been recorded in the university sector: compared to the previous year, Tunisian enrolments were up 46%, reaching **2,955 students in the 2023/2024 academic year**; that's 2.8% of the overall number of non-EU university students. The Tunisian community r**anks seventh among the 16 nationalities in terms of enrolment numbers in Italian universities**.

However, there has been a **considerable NEET rate** increase among young Tunisians (aged 18-24, who neither study, nor work), now at **49.4%**, up 10% compared to the previous year and way above the rate for non-EU youths on the whole (24.9%) and for Italian youths (14.3%). The female situation is particularly critical: 60.3% of Tunisian young women fall within the NEET category (versus 40.3% of their male peers), thereby revealing considerable difficulties in terms of society and work integration.

Figure 4 – Percentage distribution of community students by school level. School Year 2023/24

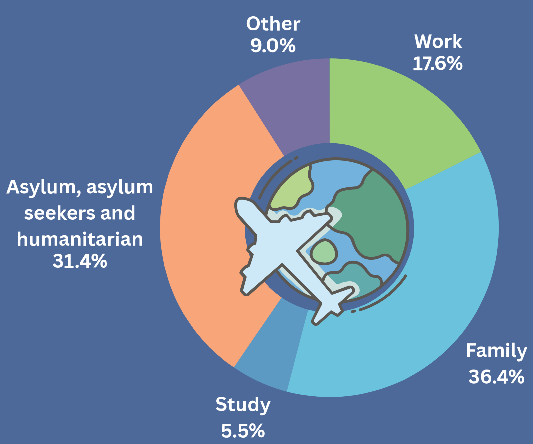


Source: Sviluppo Lavoro Italia elaboration based on MIM data

Entries

In 2024, **15,016 new residence permits** were issued to Tunisian citizens, namely, an increase of about 30% versus the previous year, bucking the general declining trend of the non-EU populations (-12.3%). Over one third of new permits (**36,4%**) were related to **family reasons**, up 11.6% compared to 2023, confirming the community's stabilisation process through family reunification. The second reason for issuing permits concerns asylum requests, political asylum and other forms of protection (31.3%). The number of permits linked to said reason has almost doubled (+91.1%) compared to 2023, while work-related permits account for 17.6% of entries, that's 6.5% of non-EU citizens entering holding such a permit.

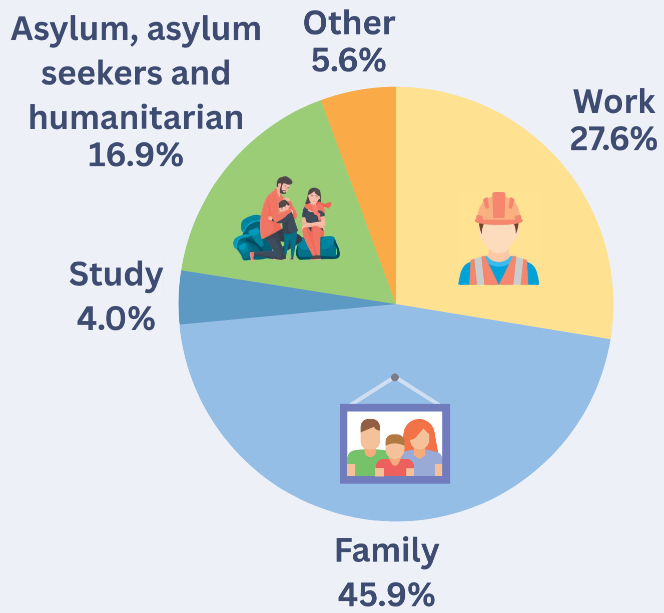
Figure 5 – New residence permits released in 2024 by reason for issue (in %). Data at 31 December 2024



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

Types and reasons for issuing residence permits

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



53.9%
long-term resident

Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

The long-term permits analysis shows that the Tunisian community's stabilisation process in Italy is progressing faster than the average of non-EU citizens: some **53.9% of Tunisians holds a long-term residence permit**, which is slightly above the overall non-EU average of 52.8%, though it is down 11% compared to the previous year. This drop is largely due to the increase in recent entries, which has led to a rise in temporary permits, thereby affecting the overall share of long-term permit holders.

In fact, **permits subject to renewal increased by over 47% in 2024**. F**amily reasons remain the main reason** for residence permits, accounting for around 46%, well above the non-EU average (37%), followed by work-related reasons (27.6%) and forms of protection (16.9%).

5,189
Acquisitions of citizenship

In 2024, there were **5,189 acquisitions of citizenship by Tunisian nationals** (2.6% of the total for non-EU citizens), **primarily due to transmission from parents, acquisition at the age of 18 or jus sanguinis**, accounting for roughly half of the cases (49.8%). Naturalisation accounted for 38.4% of acquisitions, while 11.8% were associated with marriage to an Italian citizen.

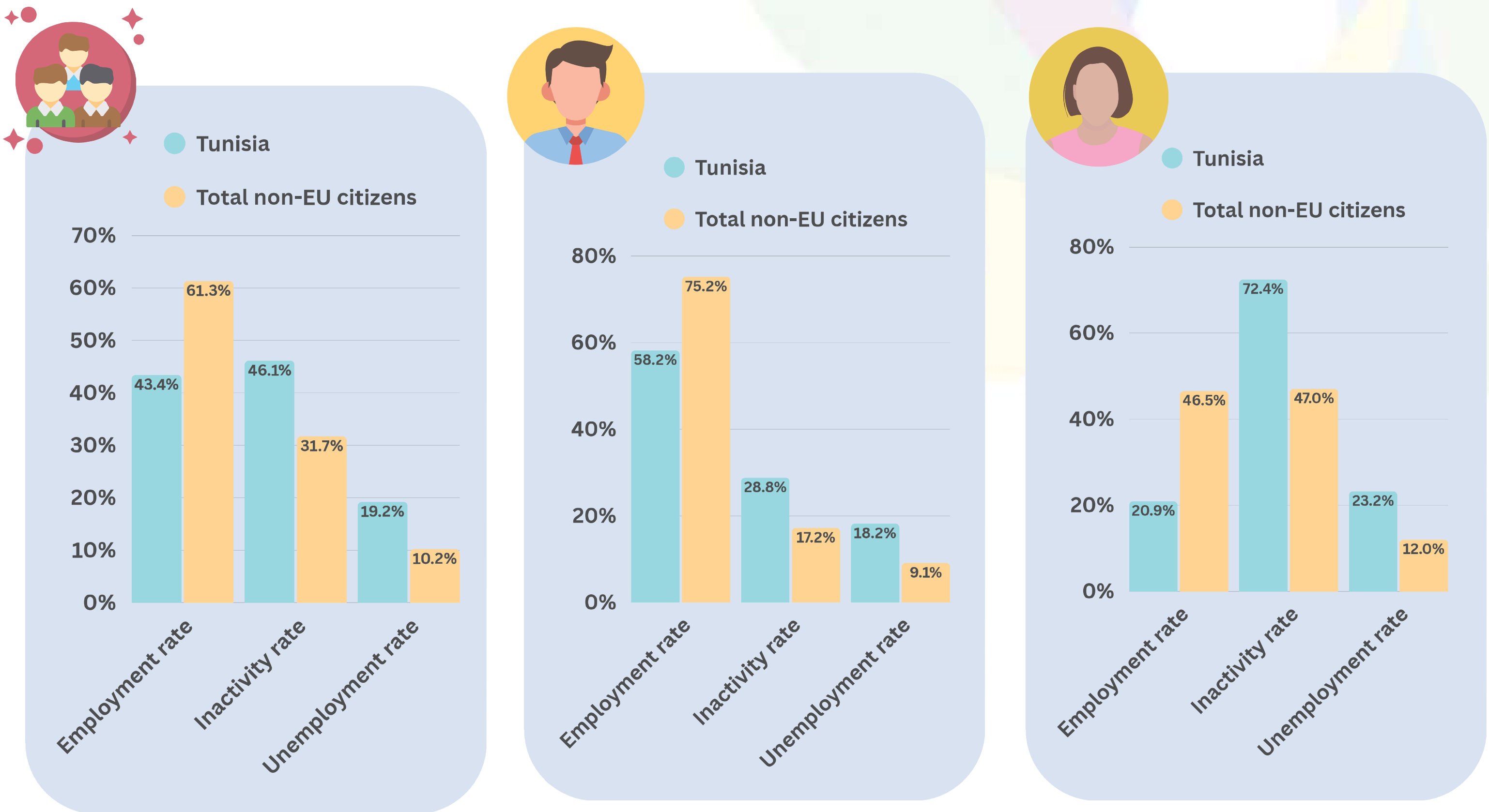
Key indicators

The Tunisian community in Italy shows poorer employment-related results than the overall non-EU population in the country: the **employment rate** in 2024 stood at **43.4%** (versus 61.3%), the **unemployment rate** at 19.2% (versus **10.2%** for non-EU citizens on the whole), while the proportion of economically **inactive people** 15-64 is **46.1%**, compared to 31.7%. This community ranks first among the major non-EU communities in terms of the lowest employment rate and the highest inactivity rate.

Said indicators are affected by the **low participation of women in labour market**: within the community, there is a significant gap between the male and female employment rate (58.2% versus 21%, respectively). Furthermore, there's a markedly high inactivity rate for Tunisian women: 72.4% compared to 28.8% for men. Tunisian women account for almost 37% of Tunisians in Italy, but make up 20% of the workforce.

The community ranks sixth in terms of membership with the main trade unions in 2023 (10.5% of non-EU members), with CGIL being the most prevalent (47.2%). Unionisation within the community is almost total: out of an estimated 28,000 employed Tunisians, 27,837 are union members.

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



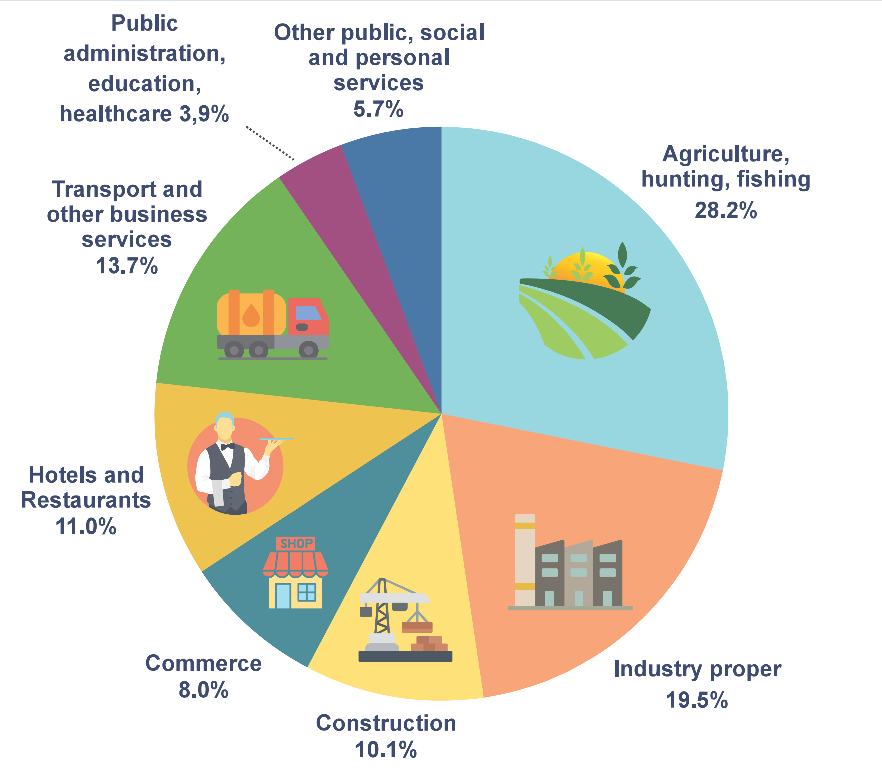
Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data

Sectors of employment

Tunisian workers in Italy work chiefly in the primary sector, which absorbs a good **28.2%** of the community, a figure that reflects their historical channelling into fisheries-related activities. Next in line is *Industry proper* (19.5%), the second largest employment sector, which confirms a strong presence in manufacturing. In third place is *Transport and business services* (13.7%), a dynamic sector encompassing logistics, handling of goods, and support services. Other significant sectors include *Hotels and restaurants* (11%) and *Construction* (10.1%), the latter being a sector traditionally attractive to foreign labour.

Within the broader context of workers from non-EU countries, the Tunisian community stands out for its high percentage in the primary sector (6.4% of the total number of non-EU nationals employed in the sector, compared with an overall share of 1.6%).

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



Source: Sviluppo Lavoro Italia elaboration based on ISTAT RCFL data

Tunisian nationals have found a well-defined niche in the Italian labour market, specialising in manual labour. *Skilled manual labour* accounts for the largest share, with 39.7% of those in employment, while *unskilled manual labour* accounts for 37.7% of the community. Their presence in clerical and service roles is much more limited (19.4%) and almost negligible in intellectual and technical professions (3.2%), indicating a strong concentration in practical and operational activities compared to the average for non-EU workers.

39.7%
skilled manual labour

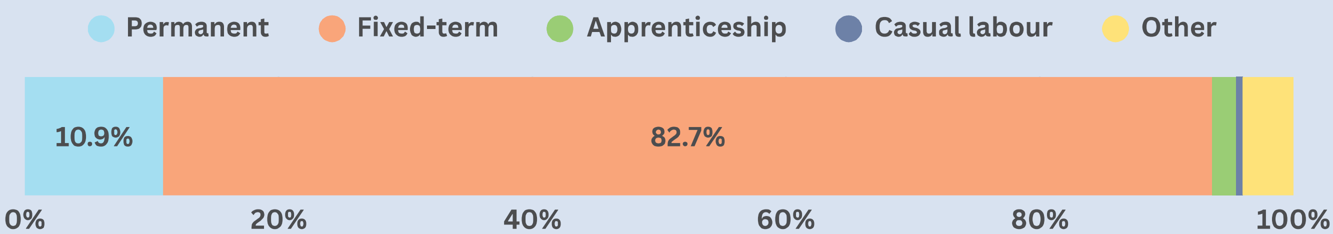
Employment Trends

As for hirings, **93,016 Tunisian citizens were newly hired in 2024**, accounting for 4.4% of new employment contracts for non-EU citizens. The overwhelming majority of them were on fixed-term contracts (82.7%) (the figure for non-EU citizens is 71.8%). Permanent contracts, on the other hand, accounted for 10.9%, compared with 19.5% for non-EU citizens on the whole, indicating greater job insecurity.

The data show that ***Agriculture* and *Services* are the main sectors where members of the Tunisian community are hired**, accounting for 36.5% and 33.9% respectively (overall figures for non-EU citizens show 24.3% and 50.8%, respectively), followed by the *Construction* sector (18.6% versus10.4%).

In terms of job categories, the top spot goes to *Unskilled jobs in agriculture, maintenance of parks and green areas, livestock farming, forestry and fishing*, which account for 32.8% of contracts; 6.4% of all non-EU workers employed in this category are Tunisian citizens, which confirms their significant role. The percentage of *Unskilled occupations in manufacturing, mining and construction* (the third most common qualification for this group, accounting for 12.7% of new contracts) is even more marked, namely, 7.7%. The second most common qualification is *Unskilled jobs in trade and services*, which account for 13.2% of new employment contracts.

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



Source: Sviluppo lavoro Italia elaboration based on SISCO data

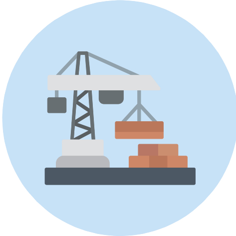
Women account for 15% of new hires, a figure significantly lower than that for non-EU nationals on the whole (28.7%), confirming the low participation of Tunisian women in the labour market.

The number of **employment contracts** involving Tunisian nationals that **ended in 2024**, however, stands at **81,564**. The main reason for termination was the expiry of the contract or the cessation of business activities, accounting for 61.2% (compared with 57.9% for non-EU nationals overall); resignations accounted for 12.9%, dismissals for 12.1%, whilst 13.9% were due to other reasons.

Businesses

The Tunisian community ranks **ninth among non-EU communities in terms of the number of sole proprietorships**, with **12,588** businesses (3.2% of the total), showing a slight drop compared with the previous year (-1.8%).

The geographical distribution of businesses partly reflects that of the Tunisian population, but with some significant concentrations: **20.7%** of Tunisian businesses are in **Emilia-Romagna**, followed by **Lombardy (14.5%**) and **Sicily (13.2%**). Noteworthy percentages are also found in Liguria (9.2%) and Tuscany (8.3%), highlighting a well-established entrepreneurial presence in both northern and southern Italy.



49.3%

of Tunisian businesses in the Construction sector

Looking at sectors, Tunisian entrepreneurship is characterised by a strong specialisation in Construction, which accounts for 49.3% of the community's sole proprietorships, twice as much as the non-EU average (24.6%). This is followed by Trade and transport (24.8%, compared to 39% for the non-EU total). The relevance of Agriculture, forestry and fishing (5.5%, higher than the non-EU average of 2.8%) is also significant, confirming the community's long-standing presence in the sector.

Welfare

Data relating to wage subsidies[5] indicate that the Tunisian community is fairly well integrated into the Italian social and labour market: the community accounts for 4.3% of non-EU recipients.

Over 13,000 Tunisian receive the NASPI unemployment benefit, accounting for 2.9% of the total. Consistent with the demographic profile of the predominantly young community, the proportion of Tunisians among non-EU recipients of old-age pensions is rather low (2.6%), soaring to 3% in the case of disability pensions. The community is particularly well-represented among recipients of disability pensions: 7.6% of non-EU beneficiaries are Tunisian citizens. In line with the demographic relevance of the community, the proportion of Tunisian recipients of welfare pensions stands at 3%, a figure that rises to 4.1% for civil disability pensions.

Data relating to family support measures also highlight a significant presence of the Tunisian community. In the specific case of maternity allowance[6], only 1.8% of non-EU recipients are Tunisian citizens; this is mainly due to the previously noted low participation of the female members of the community in the Italian labour market. Finally, within the community, there are 1,177 recipients of parental leave[7], while family allowances concern fewer than 300 families, accounting, however, for 5.5% of the total non-EU population.

[5] These include the Extraordinary Redundancy Fund, the Exceptional Redundancy Fund (a measure introduced during the pandemic to support employees of companies not covered by other income support plans) 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 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 – 2024

Allowance	Tunisia	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	3,827	4.40%	87,491	15.50%
Extraordinary Redundancy Fund	125	2.40%	5,187	3.20%
Exceptional Redundancy Fund	0	0.00%	16	0.70%
Total	**3,952**	**4.30%**	**92,694**	**12.70%**
Unemployment benefits				
NASpI (New social insurance for employees)	13,313	2.90%	456,263	16.70%
Old age, invalidity and survivors' pensions				
Old age	900	1.40%	62,837	0.50%
Invalidity	1,188	7.60%	15,694	1.80%
Survivors	929	2.50%	37,766	0.90%
Total	3,017	2.60%	116,297	0.70%
Welfare pensions				
Pensions and social allowances	863	1.70%	51,272	6.10%
Civil disability pensions	1,682	4.10%	41,299	4.00%
Caregivers' allowance and the like	1,641	3.50%	46,645	2.10%
Total	**4,186**	**3.00%**	**139,216**	**3.40%**
Family Care				
Maternity	514	1.80%	29,271	10.20%
Parental leave	1,177	3.40%	34,140	9.50%
Family allowance [8]	286	5.50%	5,225	8.30%

Source: Sviluppo Lavoro Italia elaboration on the basis of INPS data - General Coordination of Actuarial Statistics

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

Remittances and financial inclusion

Edited by D. Frigeri - CeSPI

Remittances

The financial approach and decisions of foreign citizens fall within a spatiotemporal context influenced by both 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 transfer of money, which has reached significant international proportions (over USD 900 billion in 2024, according to the World Bank), significantly impacts the countries of origin. Remittances sent by foreign nationals living in Italy totalled EUR 8.29 billion in 2024 (Bank of Italy), only slightly growing by 1.3%, after years of remarkable increases.

World Bank data reveals that remittances to Tunisia accounted for 6.1% of the country's GDP in 2024. Just under 2% of remittance flows from Italy went to Tunisia in 2024, that's a 10% rise compared to 2023. Lombardy and Emilia-Romagna are the two regions from which a combined 34% of remittances to the North African country originate, followed by Sicily (16%) and Lazio (10%). Rome (8%) and Ragusa (7%) are the two cities from which most remittances are sent. As for cross-border transfers sent by Tunisian citizens to their country of origin, data collected from Italian banks show a 36% increase in volume and a 10% rise in the average amount from 2023 to 2024.

Table 3 – Remittances to Tunisia

Volume of 2024 remittances from Italy	151,917 (milioni di €)
Incidence on total remittances from Italy	1.8%
2023-2024 % variation	+9.6%
Average cost of remitting €150 from Italy (September 2025)[9]	n.d.
Average amount of cross-border transfers from Italian banks	3,530 €

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.

[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 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 [11], it reached 90% for non-EU foreign citizens in 2023, still quite a gap. For the Tunisian community, the index reaches 93%, above average. 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 - Tunisia

	2023	2022	2020	Delta 2020-2023	Non-EU countries' data
Bancarization index	93%	79%	84%		90%
Incidence on the number of bank account holders					
Passbooks	104.80%	107.10%	111.90%	(-)	60%
Payment services	343.80%	303.10%	284.20%	(+)	303%
Financing services	45.70%	40.10%	47.30%	(-)	54%
Mortgages	5.90%	5.80%	6.70%	(-)	12%
Savings/investment products	32.30%	31.20%	36.10%	(-)	25%
Insurance products (Non-Life)	28.80%	24.20%	28.20%	(=)	33%
Internet banking	78.90%	68.20%	62.10%	(+)	83%

Source: CeSPI - Observatory for Financial Inclusion of Migrants

[10] A system of indicators was developed in 2015 by the Consumer Financial Protection Bureau. See: Measuring financial wellbeing - 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 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 index shows a five percent decline due to the crises, a non-negligible impact that was quickly absorbed and overcome. Indeed, over the three-year period, there is an overall increase in the share of adults holding a current account. Looking at the other indicators, a general decline emerges for items such as savings, credit and investments, which only partially recovered by 2023. These figures seem to indicate the presence of certain vulnerabilities in the financial profile, detrimental to its resilience, while not leading to situations of deep crisis (exclusion from financial circuits). Exceptions include payment instruments and internet banking services, the use of which is increasing.

A comparison with the average figures for non-EU citizens gives us a snapshot of a savings-oriented community, with above-average figures for both short-term (savings accounts) and long-term (investment products) components. On the other hand, the components linked to spending capacity (access to credit) and risk protection (insurance) are more fragile.

The overall picture reveals a high level of banking penetration and, in terms of financial wellbeing, a solid savings area, alongside greater fragility in terms of access to credit, which may slow down the full management of future plans.

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 Reporting 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.

Sviluppo
Lavoro
Italia