

The Indian Community in Italy

ANNUAL REPORT



20
25

THE INDIAN COMMUNITY IN ITALY

159.618

legal residents

at 31 december 2024

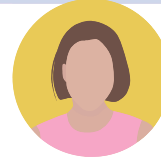


+4,3%

compared to
the previous
year



59.4%



40.6%



16.3%
minors

16,907

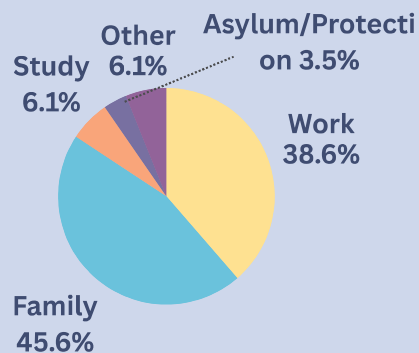
Entries in 2024



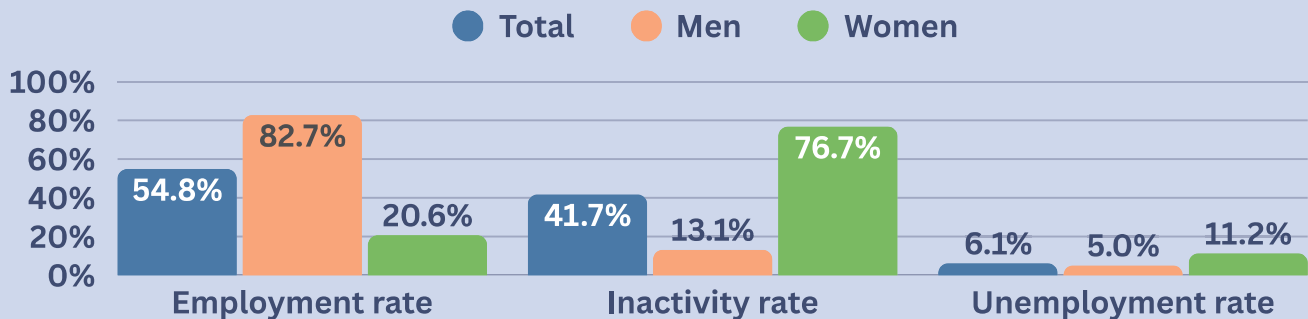
50.6%

for work
reasons

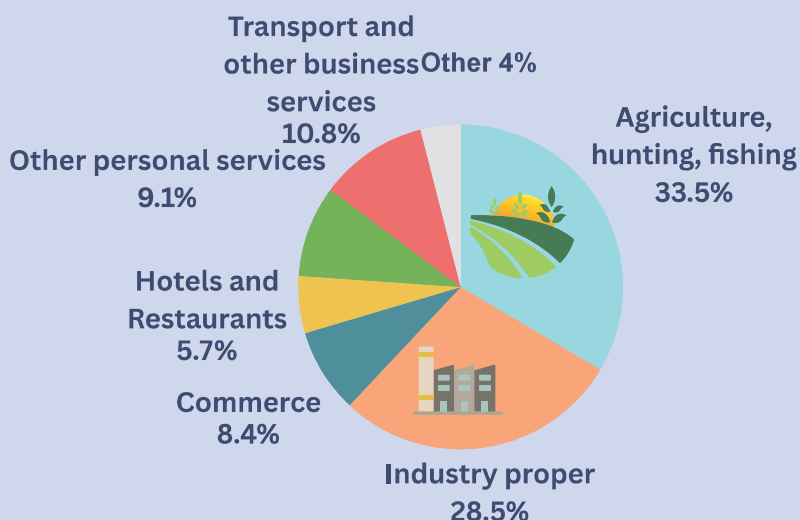
TEMPORARY RESIDENCE PERMITS



51.5%
long-term
residents



EMPLOYMENT SECTORS



8,171
sole proprietorships

2.1%
of all non-EU
businesses



35.6%
of Indian
businesses
in Commerce

Macro-economic Framework

Since 2015, the Indian economy has maintained a sustained growth rate, recording an average annual increase in GDP of 5.5%. During the same period, employment also grew, albeit at a slower pace (+2.4% per year), nonetheless resulting in over 119 million new jobs.

Demographics and the Labour Market

With over 1.4 billion inhabitants, India is the most populous country in South Asia and in the world. About 70% of the population is of working age (15–64 years), while 18% comprises young people between 15 and 24 years old. By 2050, the population is expected to increase by about 13%, or more than 228 million people compared to today. Demographic growth has led to an increase in the potentially active population and has been accompanied by an improvement in labour market indicators. The labour market participation rate has grown, supported by rising employment levels consistent with demographic dynamics. Over the past decade, the unemployment rate has fallen by 3.5 percentage points, signalling the Indian labour market's strong capacity to absorb new entrants. Over the same period, the employment-to-working-age population ratio increased by 4.1 percentage points (from 49.1% in 2014 to 53.2% in 2024), while the inactivity rate declined by 2.4 percentage points. Overall, these trends suggest that improvements in the labour market reflect the Indian economy's ability to generate employment at a pace in line with population growth.

Social Characteristics

India's religious composition is mixed, with a Hindu majority and a significant presence of Muslim and other religious minorities. Hindi and English are the official languages at the national level, while numerous regional languages coexist and are widely used in the country's various states. Education and literacy levels are steadily improving, with the literacy rate reaching 77%. Although participation in tertiary education ^[1] remains relatively low (33%), it is showing an upward trend, especially among women (from 26% in 2014 to 33% in 2023, the latest data available). Despite this progress, investment in education and health has not yet translated into fully enabling human capital. According to the World Bank, India's Human Capital Index was 0.48 ^[2] in 2020, indicating that a child born today will only be able to reach 48% of his/her productive potential if benefiting from optimal health and quality education.

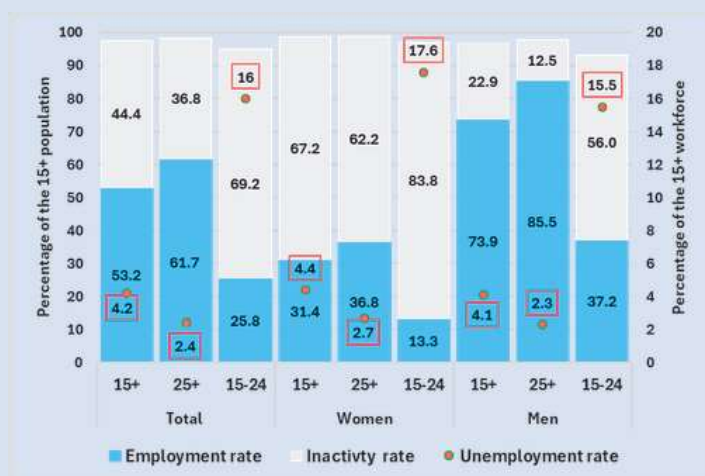
Quality of employment and gender and generational inequalities

Despite the increase in the ratio of employed people to the working-age population, the quality of employment in India remains a structural challenge. Approximately 88% of the workers are employed in the informal sector, and more than two-thirds of employment is concentrated in low-productivity and highly informal activities—particularly agriculture (44%), construction (12%), and commerce (11%). In addition, about one-third of the workforce consists of self-employed workers or work as house help, categories that are generally more exposed to economic vulnerability and lower levels of social protection.

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

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

Figure 1 - Overview of the labour market in India: key indicators

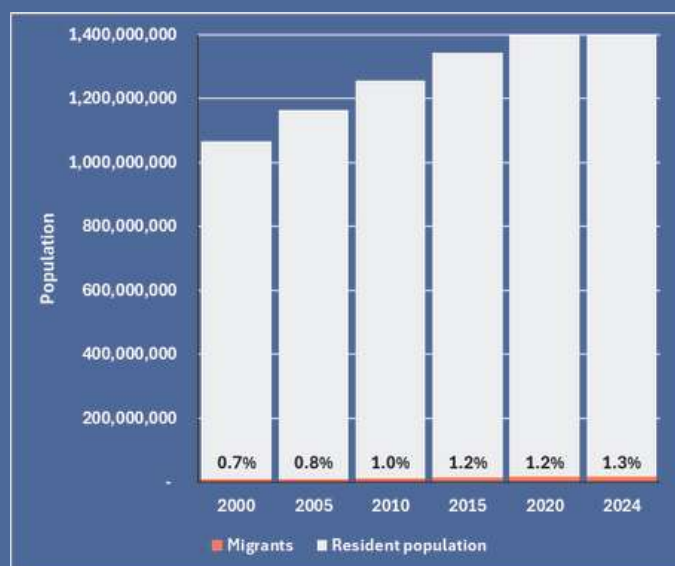


Source: World Bank elaboration based on ILOSTAT data
<https://ilostat.ilo.org/data/>

Pressures on the labour market and generations

Pressures on the labour market are not evenly distributed across the generations and genders. Youth unemployment, at 16% in 2024, is almost four times higher than adult unemployment, highlighting the greater difficulties young people face in entering the labour market. Gender disparities are even more pronounced. Although male and female unemployment rates are relatively similar, women are almost three times more likely to be inactive: the female inactivity rate is around 67%, compared to 23% for men.

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



Source: World Bank elaboration based on UNDESA data:
<https://www.un.org/development/desa/pd/global-migration-database>

Migration trends

Although key labour market indicators point to an improvement in the Indian economy's ability to generate employment, migration continues to be a structural feature of the country's socio-economic context. Over the last 20 years, the number of Indian citizens living abroad has almost doubled, from 9.5 million in 2005 to over 18.5 million in 2024, accounting for approximately 1.3% of the national population. Most migrants head to high- or upper-middle-income Arab countries, particularly the United Arab Emirates (18%) and Saudi Arabia (11%). Outside the Arab region, the United States is the main destination, hosting about 17% of Indian migrants. In Europe, Italy and Germany are the main destinations, each hosting about 1% of the total number of Indian migrants. Although key labour market indicators point to an improvement in the Indian economy's ability to generate employment, migration continues to be a structural feature of the country's socio-economic context.

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

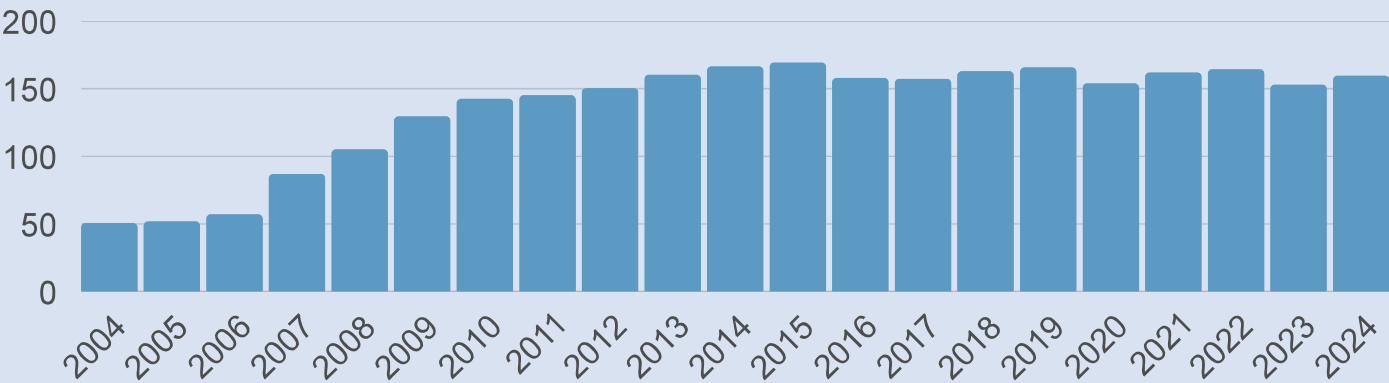
At 31 December 2024, the **Indian citizens legally residing in Italy were 159,618**, a number that has more than tripled in the last twenty years: from 50,693 in 2005 to almost 160,000 (+214.9%). The last year witnessed a 4.3% increase from the previous year, compared to an overall growth in the number of non-EU citizens of 5.6%. The community has remained stable, at the **seventh place in the ranking of the principal non-EU communities**, representing 4.2% of the non-EU population in the country.

159,618
legal residents

4.2%
of non-EU citizens

+4.3%
compared to 31 December 2023

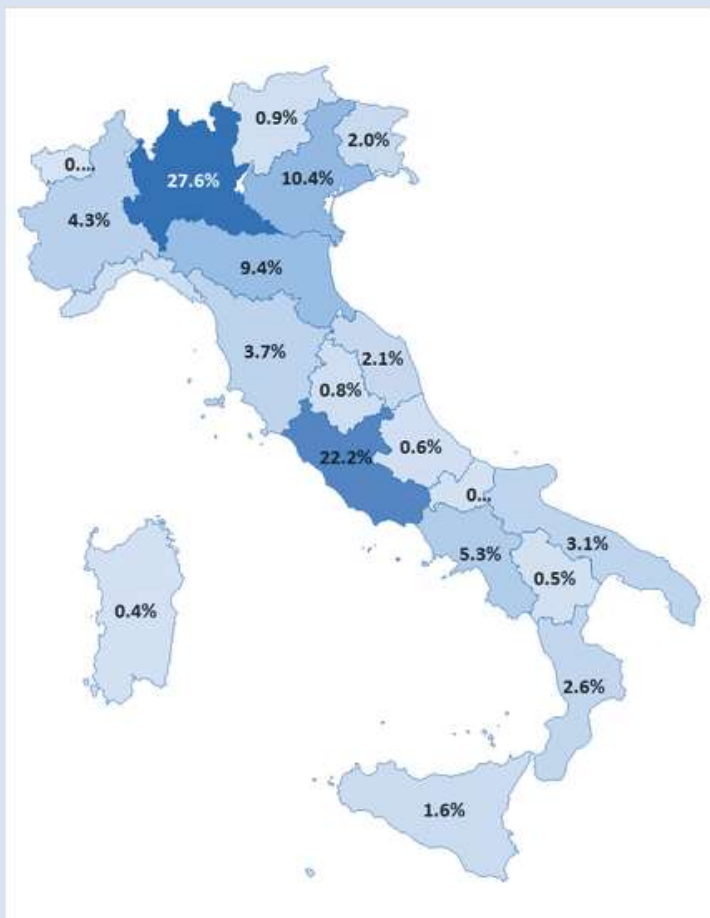
Figure 3 - Regular residents (absolute value in thousands). Historical series 2004-2024



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 territorial distribution of Indian citizens, in line with the whole of the non-EU population in Italy, is mainly concentrated in Northern Italy (56.8% compared to 59.8%); however, there is a greater presence in Central Italy (28.8% compared to 23.1%) than in the South and in the Islands, where 14.4% of the community is located, compared to 17.1% of the total of non-EU citizens.

In particular, **the region with the largest Indian presence is Lombardy with 27.6% of the community, followed by Lazio (with 22.2%) and Veneto (with 10.4%).**

56.8%
North

28.8%
Centre

14.4%
South

Gender Composition



59.4%

40.6%

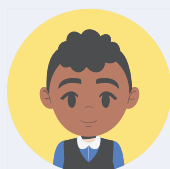
The community's gender composition shows an **imbalance in favour of males, who account for 59.4% of the total**. Although female labour market participation is still low, it has been growing over the years: just 15 years ago, it was close to 35%. This percentage is linked to the characteristics of migration from India, which has generally involved young men who support their families in their country of origin through remittances, returning periodically to their homeland. Only those who achieve an adequate level of economic and social stability begin the process of reuniting with their families.

Breakdown by age groups and minors

**Average age
35.5 years**



**26,043
minors**



**16.3%
of the
community**

The Indian community in Italy is characterized by a young population, with an **average age of around 35**, compared to the 37.2 average for third-country nationals on the whole. The proportion of young adults is particularly striking: 48.7% of the community is aged between 25 and 44, which is higher than the 40.2% recorded for the non-EU population as a whole.

The prevalent age group is that of minors, which comprises 16.3% of Indian citizens (for non-EU citizens as a whole, the percentage rises to 17.3%).

The sizable number of minors is mainly linked to the high birth rate^[3] (14.5 ‰), which is among the highest recorded in the principal communities.

In 2024, **2,479 Indian children were born in Italy**, accounting for 5.8% of non-EU births.

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

Mixed Marriages

When analysing the presence of families in 2023^[4], 135 mixed marriages between Indian and Italian citizens were recorded (in 48 cases, the bride was Indian, and in 87 cases, the husband was Indian), showing a 37.8% increase from the previous year.

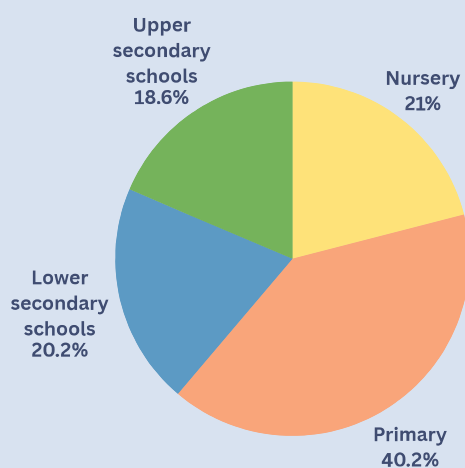
[4] Last year for which data is available

Youths and Education



34.665
Indian students

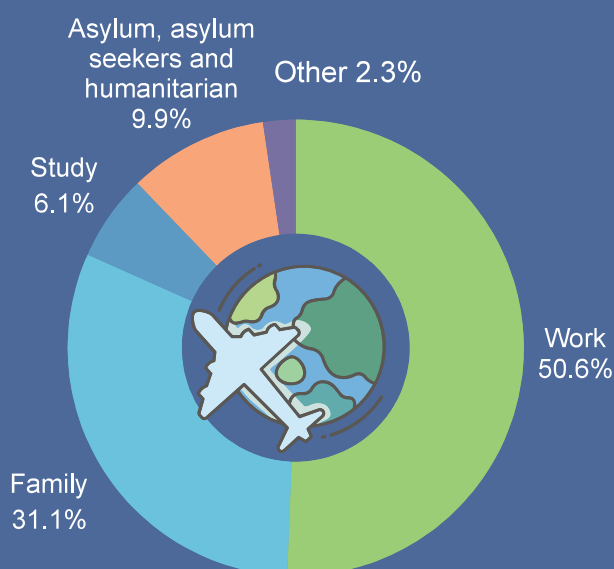
Figure 4 - Percentage distribution by school level of the community's students. School year 2023/24



Source: Sviluppo Lavoro Italia elaboration based on MIM data

Entries

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



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

During the 2023/2024 school year, **34,665 Indian students enrolled in Italian schools**, accounting for 4.6% of the non-EU school population. Their number increased by 4.9% compared to the previous year. The community is more concentrated in lower school levels, with 40.2% attending primary school, compared to 36.2% of non-EU students on the whole. With 46.7% of students being female, the incidence of girls among students is slightly below the average (48.3%), but then reaches a maximum in upper secondary schools with 49.9%.

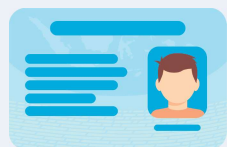
The community is characterised by a **significant presence of students at university level, ranking it third by number of students in the 2023/2024 academic year: 5,105 students**, accounting for 4.8% of non-EU university students, who are down 1.7% from the previous year.

However, the rate of young people who are neither in education nor employment (**NEET**) among Indians aged between 18 and 24 is higher than that for non-EU young people as a whole: 27.9% compared to 24.9%, highlighting the complexity of the socio-economic integration of young people. The number for NEET girls is particularly striking: 34.8% against 22% recorded for their male peers.

During 2024, **16,907 new residence permits were issued** to Indian citizens, slightly down from the previous year (-3.7%), **ranking the community sixth in terms of number of entries**. Work is the main reason for the issue of new permits to Indian citizens, accounting for more than half of the total (50.6%). The number of entries issued for work reasons rose 48% from the previous year. **The Indian community is the only one that motivates work as the main reason for entry**. The second-most submitted reason for the issue of new residence permits is family reasons, accounting for 31.1% of the total although it was down 37.8% from the previous year. Instead, on a steep rise are the applications or entitlements to some form of protection (+62% from 2023) which account for approximately a tenth of the entries.

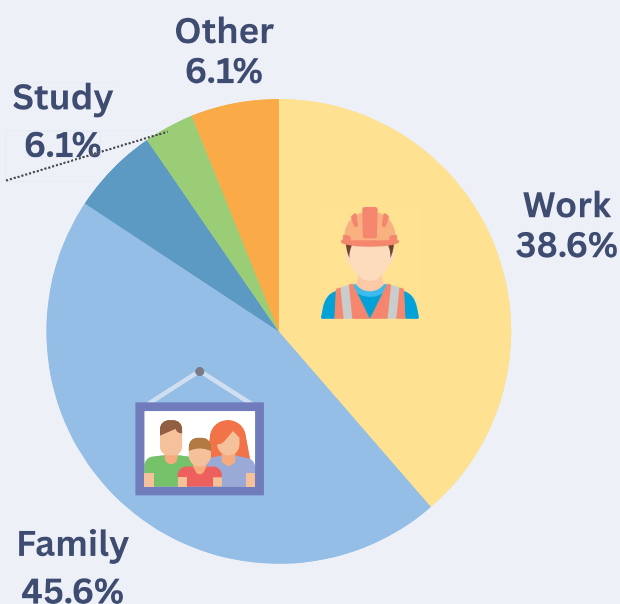
Types and reasons for issuing residence permits

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



51.5%
long-term
residents

Asylum, asylum
seekers,
humanitarians
3.5%



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

An analysis of long-term permits shows that the Indian community's stabilization process in Italy is in line with that of the overall non-EU population: the proportion of **long-term residents is 51.5% compared to 52.8% overall**. However, this shows a sharp decline from the previous year, when it was 59.1%, which was due to the significant number of new arrivals that increased the number of temporary permits.

Short-term permits account for 48.5% of the permits issued to the community and were **mainly issued for family reasons**, which account for a higher percentage than that recorded for non-EU citizens as a whole (45.6% vs. 37%). Work permits follow with a percentage of 38.6%.



12,258
Acquisitions of
citizenship

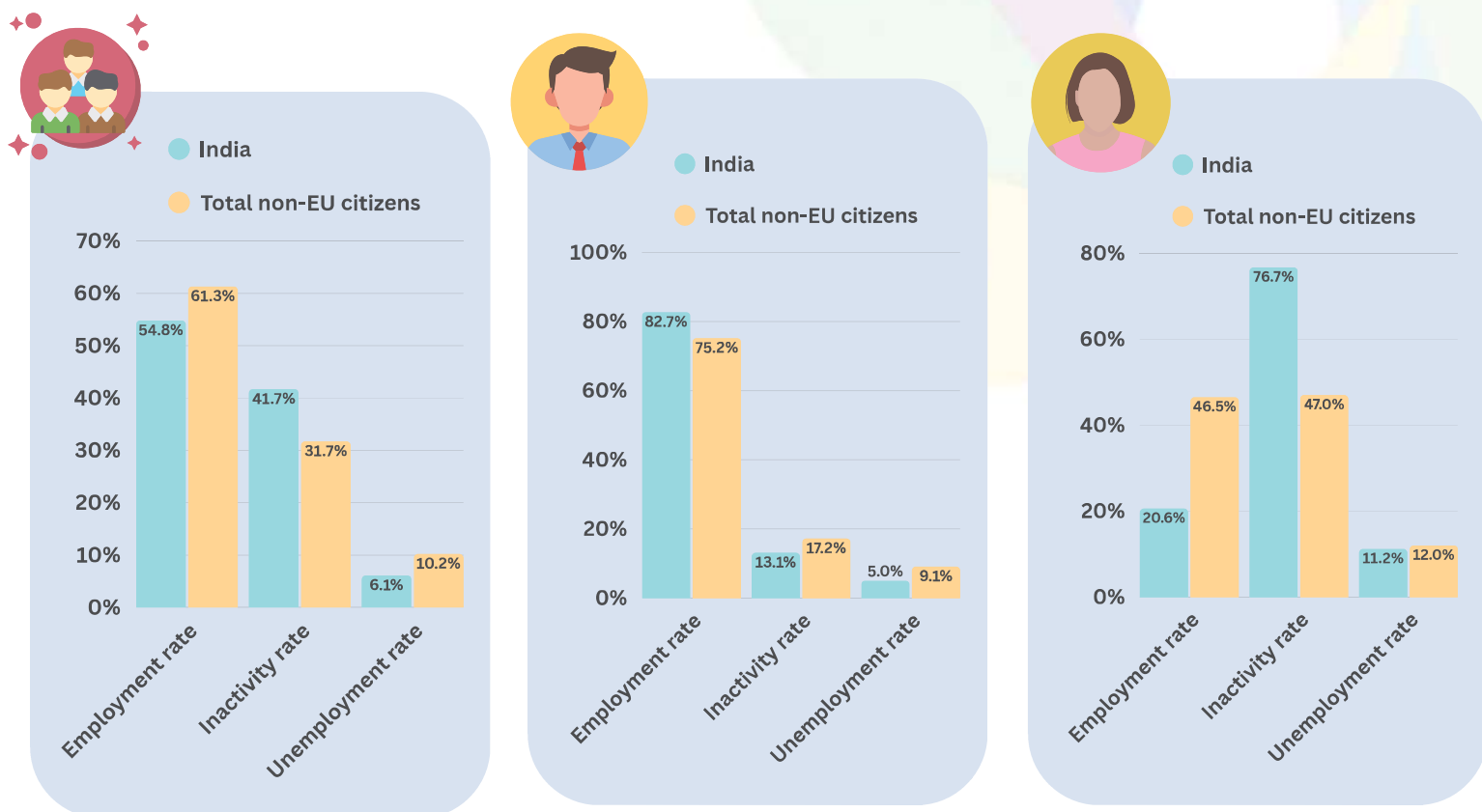
In 2024, the Indian community ranked fourth in terms of acquisitions of citizenship: **12,258** (3.6% of the total for third-country nationals), almost equally motivated on the basis of transmission from parents, acquisition at coming of age at 18 or ius sanguinis (47.2%) and naturalisation (47.4%). Only 5.4% were consequent to marriage to an Italian citizen.

Key indicators

The Indian community shows a less positive employment performance than the non-EU population as a whole: **the employment rate equals 54.8%** compared to 61.3% for non-EU citizens as a whole, while the inactivity rate is significantly higher (**41.7%** compared to 31.7%). Only the **unemployment rate** is better than that of non-EU citizens as a whole, amounting to 6.1% compared to 10.2%. **The community surveyed ranks third for both the lowest employment rate and the highest inactivity rate.** The limited labour market participation of women has a significant impact on these indicators: the female employment rate stands at 20.6%, showing a large gap compared to the male rate (82.7%), while the percentage of inactive women reaches 76.7%. Although women represent about 41% of the Indian population in Italy, they account for only 17% of the workforce.

The community ranks seventh in terms of membership of the main trade unions (3.4% of non-EU members), with prevalence of membership (46.9%) of CISL (Italian Confederation of Trade Unions). Out of an estimated 100,000 Indian workers, 27,353 are union members, representing around 27% of the total.

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

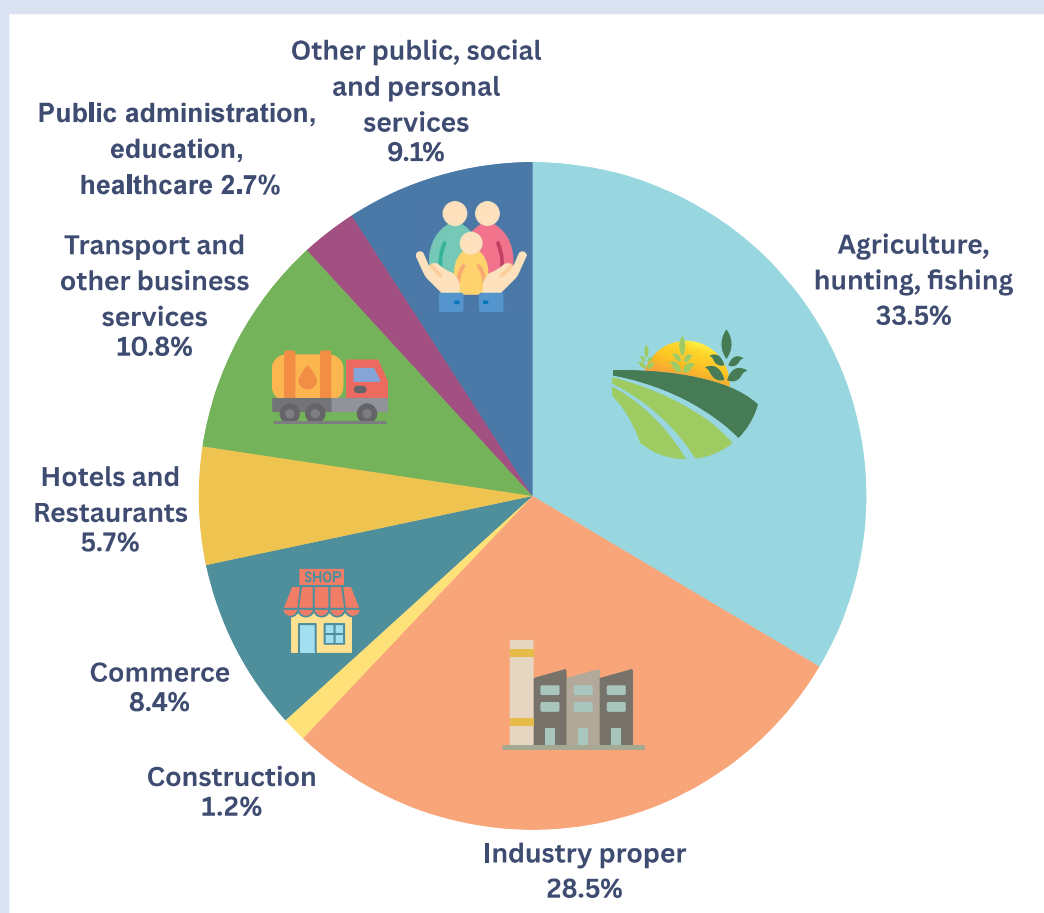


Source: Sviluppo Lavoro Italia elaboration based on ISTAT RCFL data

Sectors of employment

Employment in the Indian community is **heavily concentrated in the agricultural sector: 33.5% of Indian workers are employed in this sector**. Furthermore, if we consider the total of non-EU workers employed in agriculture, 27.5% are Indian citizens. Their presence in industry proper is also significant, with around 28.5% of workers from the community employed in this sector, as well as in transport and business services (10.8%).

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



Source: Sviluppo Lavoro Italia elaboration based on ISTAT RCFL data

Manual labour accounts for almost 80% of the jobs held by Indians, with 48.1% classified as unskilled manual workers and 30.8% as skilled manual workers. White-collar workers, salesclerks and personal service caregivers account for 17.7% (40.6%), while 3.4% are managers or intellectual or technical professionals.



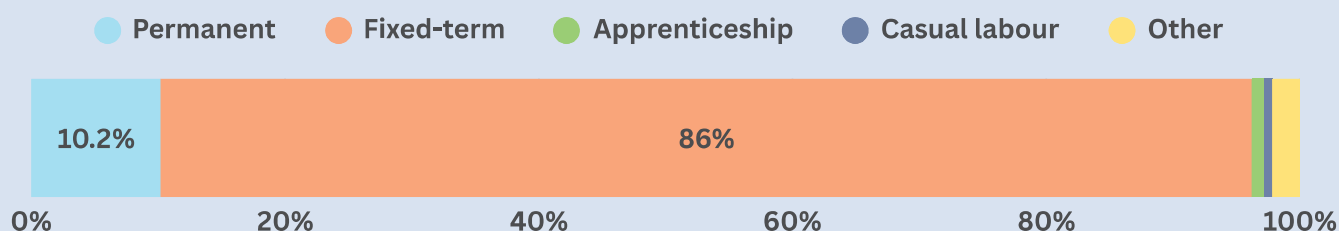
48,1%
unskilled manual
workers

Employment trends

In 2024, **new employment contracts** in the labour market included **135,150 Indian citizens**, accounting for 6.5% of new employment contracts with non-EU citizens. The vast majority of these jobs were based on fixed-term contracts (86%) (for non-EU citizens, the figure is 71.8%). Permanent contracts accounted for 10.2%, compared to 19.5% for non-EU citizens as a whole, thus indicating greater job instability.

The data from the mandatory employment communications also confirm the funnelling of the Indian community towards the agricultural sector, which accounts for 60.8% of the contracts signed in 2024 with this community (compared to 24.3% for the non-EU population as a whole). 16.2% of non-EU contracts in this sector are with Indian citizens. In particular, the most common job qualification for the community is unskilled professions in agriculture, the maintenance of parks and green areas, animal husbandry, forestry, and fishing, which accounts for over half of the contracts (51.6%). The second most common sector of employment for the community is Services, with an incidence of 26.9%.

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



Source: Sviluppo lavoro Italia elaboration based on SISCO data

Corroborating the very low labour market participation of women from the community surveyed, **only 14.1% of the labour contracts with Indian citizens are women**, a figure that is significantly lower than that for non-EU citizens as a whole (28.7%).

On the other hand, **119,647 employment relationships** involving Indian citizens were terminated in 2024, mostly due to the expiry of the contract or the cessation of activities in 72.7% of the cases (compared to 57.9% for non-EU citizens as a whole), 13.1% to dismissal, 7.5% to resignation, and 6.8% to other reasons.

Businesses

At 31 December 2024, Indian-born **sole proprietors were 8,171**, accounting for 2.1% of the total of non-EU entrepreneurs. Their number rose 2.8% from the previous year, compared to an overall increase of 0.8%.



35.6%
of Indian
businesses
operate in the
Commerce sector

ILazio is the region with the highest number of Indian-run businesses, accounting for almost a quarter of the total (23.8%), followed by Lombardy (20.8%) and Campania (11.8%).

In terms of distribution by economic sector, Commerce and Transport are the main areas of investment for Indian-born entrepreneurs, accounting for 37.9%.

The second most popular sector for Indian businesses is Construction (12.7%), while Agriculture ranks third (11.9%). The latter is the sector in which Indian-born sole proprietors have the greatest incidence on the total of sole proprietors as 8.8% were born in India.

Welfare

The Indian community's reliance on welfare measures is rather limited, so much so that the community's incidence on the users of the various measures is almost always less than the percentage weight of the community out of the total of legal residents (4.2%). With regard to wage subsidies ^[5], the percentage of Indians among non-EU recipients of the Extraordinary Redundancy Fund (7.1%) is particularly high. In line with the age distribution of the Indian population in Italy, which is characterized by a prevalence of younger age groups, the use of IVS pensions is rather limited: 1% for old-age pensions and 2% for survivors' pensions, while it goes up to 3.5% in the case of disability pensions. Further corroboration of the low labor market participation of women from the community surveyed is the rather low, 2.8% incidence of Indian women among maternity allowance beneficiaries ^[6]. The only family welfare benefit received by a significant number of Indian citizens is family allowances ^[7], 9% of the recipients of which are Indians.

[5] These include the Extraordinary Redundancy Fund, the Exceptional Redundancy Fund (a measure adopted during the pandemic to support employees of companies not covered by other income support measures) and the Ordinary Redundancy Fund.

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

[7] As of March 1, 2022, Legislative Decree 230/2021 introduced the Universal Child Allowance, a benefit to support families with dependent minor children, or children over the age of 18 who are students or unemployed, as well as disabled children of any age. The family allowance remains in place as a measure to support families without children.

Table 2 - Beneficiaries of social buffers, invalidity, old age and survivors and welfare pensions, and cash transfers to families belonging to the community surveyed and to the non-EU population as a whole - Year 2024

Allowance	India	Incidence of the Community on	Total non-EU beneficiaries	Incidence of non-EU workers on
Wage subsidies				
Ordinary Redundancy Fund	3,572	41%	87,491	155%
Extraordinary Redundancy Fund	370	71%	5,187	32%
Exceptional Redundancy Fund	0	0%	16	7%
Total	3,942	43%	92,694	127%
Unemployment benefits				
NASpl (New social insurance for employees)	13.673	3,00%	456.263	16,70%
Old age, invalidity and survivors' pensions				
Old age	3,572	41%	87,491	155%
Invalidity	370	71%	5,187	32%
Survivors	0	0%	16	7%
Total	3,942	43%	92,694	127%
Welfare pensions				
Pensions and social allowances	3,572	41%	87,491	155%
Civil disability pensions	370	71%	5,187	32%
Caregivers' allowance and the like	0	0%	16	7%
Total	3,942	43%	92,694	127%
Family Care				
Maternity	810	28%	29,271	102%
Parental leave	1,171	34%	34,14	95%
Family allowance [8]	468	90%	5,225	83%

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

[8] As of March 1, 2022, Legislative Decree 230/2021 introduced the Universal Child Allowance, a benefit to support families with dependent minor children, or children over the age of 18 who are students or unemployed, as well as disabled children of any age. The family allowance remains in place as a measure to support families without children.

Remittances and Financial Inclusion

Edited by D. Frigeri - CeSPI

Remittances

The financial behaviour and decisions of foreign citizens are influenced by subjective and objective factors in a space-time dimension. In percentage terms, three quarters (76%) of savings are allocated in Italy and the remaining 24% are sent to the country of origin in the form of remittances. This transfer of money, which has taken on significant dimensions at the international level (over \$900 billion in 2024, according to the World Bank), has a significant impact in the contexts of origin. Remittances sent by foreign citizens residing in Italy reached €8.29 billion in 2024 (Bank of Italy), showing a very modest growth of 1.3% after years of significant increases. According to World Bank data, in 2024, remittances to India accounted for 3.5% of the country's GDP. The country is the sixth destination for remittances from Italy, accounting for 5% of the total in 2024, slightly up from 2023.

Lazio and Lombardy are the two regions from which a total of 49% of remittances to the Asian country originate (concentrated between Rome 17% and Latina 11%), followed by Campania (11%) and Veneto (9%). With regard to cross-border transfers sent by Indian citizens to their country of origin, data collected from Italian banks show a 12% increase in volume and a 14% decrease in the average sum transferred between 2023 and 2024.

Table 3 – Remittances to India

Volume of 2024 remittances from Italy	447,355 (million €)
Incidence on total remittances from Italy	5.4%
2023-2024 % variation	+1.5%
Average cost of remitting €150 from Italy (September 2025)[9]	3.21%
Average amount of cross-border transfers from Italian banks	4,063€

Source: CeSPI analysis of data from the Bank of Italy, www.mandasoldiacasa.it, Observatory on the Financial Inclusion of Migrants

The process of financial inclusion and financial well-being

Financial inclusion, defined as access to and proper use of a variety of financial instruments, is an enabling factor for initiating and consolidating the process of socioeconomic integration of an individual and his/her family. At the heart of this evolutionary process is access to a current account and the payment system, combined with increasingly complex needs that correspond to an equal number of financial instruments, including access to credit, investments, forms of accumulation, and savings protection.

The traditional notion of financial inclusion has gradually been associated with the term financial well-being, a multidimensional concept that refers to the ability of an individual or family to manage their economic resources in the present and future, ensuring stability and resilience.

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

In literature, it is associated with four spheres^[10]: the ability to manage current expenses in a sustainable manner (having control over one's finances), the ability to absorb unexpected shocks without falling into serious difficulties (having a financial "buffer"), the ability to accumulate savings for medium- to long-term goals, and the ability to plan one's financial future with confidence (freedom to make choices for one's own well-being). These dimensions refer to the availability of a wide range of financial products, but also to adequate financial education, which is a necessary precondition.

The National Observatory on Financial Inclusion, created by CeSPI in 2010, is able to observe a series of variables closely related to the spheres highlighted. The first two indicators concern financial and digital education. Both show low levels for non-European citizens: the financial education index stands at 3.8 on a scale of 0-10, while only 46% consider their digital skills to be sufficient. A second key indicator concerns the Bancarization Index, i.e. the percentage of adults with a current account, which is the first step in the process. While the index stands at 97% for Italians^[11], for non-EU foreign citizens, it was up to 90% in 2023, which is still a significant gap. In the case of the Indian community, despite the fact that they arrived in Italy only recently, 98% of adults are almost fully bancarized. A second set of variables allows us to represent an individual's ability to plan his/her long-term goals and to manage expenses in a sustainable manner.

Table 4 – Financial inclusion indicators – India

	2023		2022	2020	Delta 2020-2023	Non-EU countries' data
Bancarization index	98%		89%	97%		90%
Incidence on the number of bank account holders						
Passbooks	73,10%		75,70%	72,80%	(=)	60,00%
Payment services	2,845		2,584	2,542	(+)	3,03
Financing services	52,00%		47,50%	50,40%	(+)	54,00%
Mortgages	0,123		0,121	0,123	(=)	0,12
Savings/investment products	26,50%		23,90%	27,50%	(-)	25,00%
Insurance products (Non-Life)	0,365		0,304	0,347	(+)	0,33
Internet banking	84,80%		72,20%	73,50%	(+)	83,00%

[10] A system of indicators was developed in 2015 by the Consumer Financial Protection Bureau. See: *Measuring financial well-being - A guide to using the CFPB Financial Well-Being Scale*.

[11] World Bank – Global Financial Index 2022.

A cross-sectional reading of the indicators between 2020 and 2023 is particularly useful to understand a phenomenon that is by definition dynamic and which, in the two-year period 2020-2022, includes the impact of significant shocks related to the pandemic and inflation. In the three-year period considered, all indicators (with the exception of investment products) show an increase. Overall, the effect of the crises appears to be limited and has been addressed mainly by drawing on the investment component, which naturally requires longer recovery times.

A comparison with the average data for non-EU citizens highlights some aspects relating to the different dimensions of financial well-being applied to the Indian community, which shows an above-average propensity to use short-term (savings accounts) and long-term (investments) savings instruments, as well as savings protection instruments (insurance products). As regards spending power linked to access to credit, the two indicators surveyed are within the average range, as is access to digital instruments (internet banking).

The overall picture for the Indian community therefore seems to highlight positive elements of financial well-being linked to the dimensions investigated, indicating a financial capacity to plan for the future and resilience to external shocks.



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 (UAM), 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 (UFM, at June 30, 2025, limitedly to communities with more than 15 members); Ministry of Education and Merit (MIM) (school year 2023/2024) and Ministry of University and Research (academic year 2023/2024).

2. The world of employment. The second chapter is dedicated to the theme of work and welfare. The data used in this chapter are taken from various sources: ISTAT, RCFL - Continuous Labour Force Survey^[13] (2024 average); MLPS, Mandatory Employment Communications (SISCO^[14], at December 31, 2024); INPS, General Actuarial Statistics Coordination (at December 31, 2023); Unioncamere – InfoCamere, Movimprese^[15] (at December 31, 2024, for foreign-owned companies); data from the main trade unions (CGIL, CISL, UIL, UGL) on members with foreign citizenship (2023).

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

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

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

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

