The Egyptian Community in Italy

ANNUAL REPORT

2025

THE EGYPTIAN COMMUNITY IN ITALY

175,236
legal residents
at 31 december 2024

+9.4%
compared to the previous year

71.2%
men

24.6%
minors

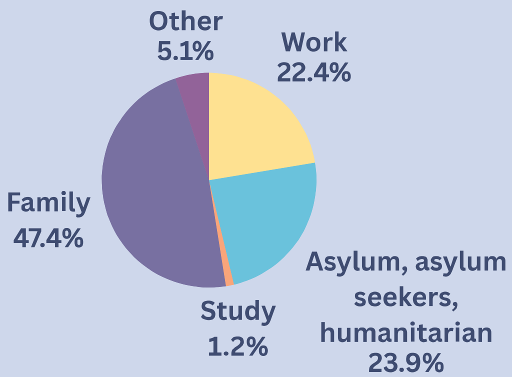
4,062
UAMs
at 30 june 2025

1st Nationality

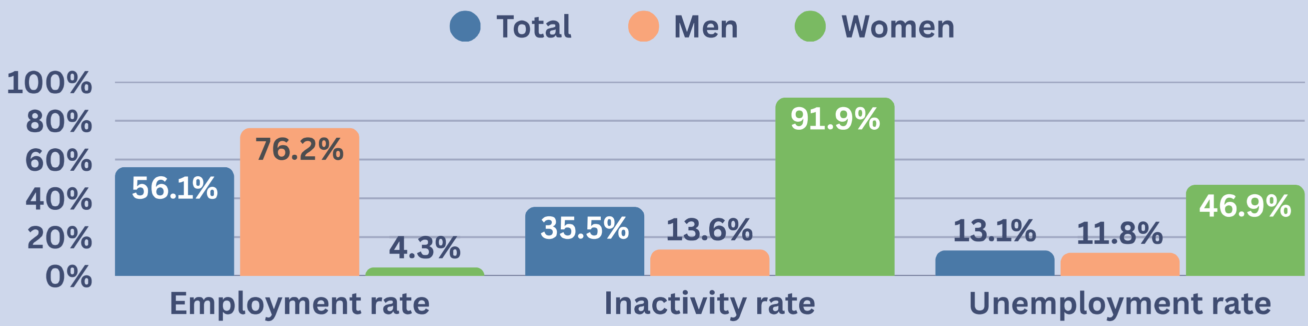
20,217
Entries in 2024

42.6%
for asylum/asylum seekers/humanitarian reasons

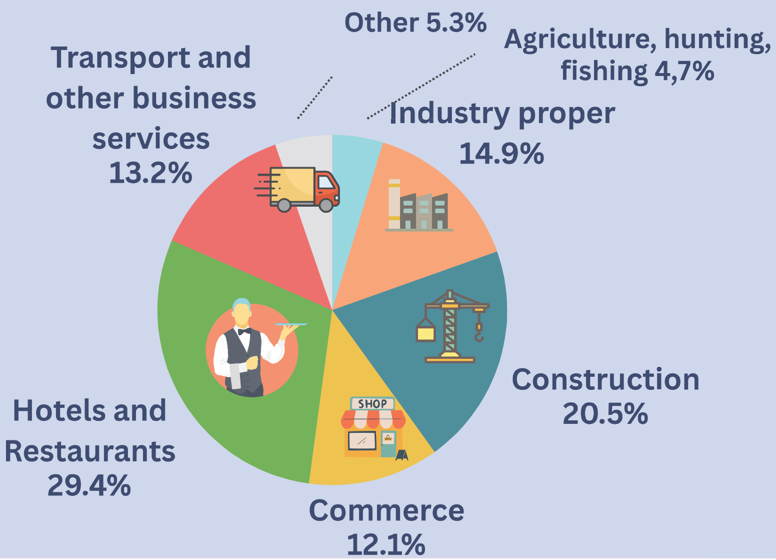
SHORT-TERM RESIDENCE PERMITS



48.3%
long-term residents



EMPLOYMENT SECTORS



20,800
sole proprietorships

5.3%
of all non-EU businesses

44%
of Egyptian businesses in Construction

The Context of Origin

Edited by World Bank

Macro-economic framework

Since 2015, the Egyptian economy has maintained a sustained pace of growth, with an average annual increase in GDP of 2.5%. Although employment has grown at a slower pace, nearly 4 million jobs were created during the same period. However, these results are accompanied by growing pressures on the labour market, mainly linked to demographic trends.

Demographics and the labour market

With over 115 million inhabitants, Egypt is the most populous country in the Middle East and North Africa. Nearly two-thirds of the population are of working age (15–64 years) and 18% are young people between 15 and 24 years old. By 2050, the population will grow by almost 40%, an increase of over 49 million people compared to today. This demographic trend has expanded the availability of workforce but, at the same time, has made employment challenges more complex. Over the last ten years, the unemployment rate has fallen by 6.1 percentage points, indicating that the market has a certain capacity to absorb new entrants. However, the working-age population has grown faster than employment opportunities: the employment-to-population ratio has fallen from 41.8% in 2014 to 39.3% in 2024, while the inactivity rate has risen by 5.5 percentage points. This dynamic translates into job growth which, however, is insufficient to keep pace with population growth, leaving a large portion of the population excluded from the workforce.

Social characteristics

Egypt is predominantly Muslim, with a significant Coptic Christian minority. Arabic is the official language, while English and French are widely spoken in business, education, and among the urban élite. Education and literacy levels are rising: adult literacy has now exceeded 75% and youth literacy 92%. The gross university enrolment rate [1] has also grown from 29% in 2014 to 39% in 2023. However, gender gaps persist: about 80% of men can read and write, compared to 69% of women. Furthermore, despite the progress made, investments in education and health have not yet led to a effectively enhancing human capital: in 2020, the Human Capital Index [2] stood at 49%, pointing out that a child born in Egypt will achieve less than half of his/her future income potential than he/she could in a situation characterized by full health and quality education.

Quality of employment and gender and generational inequalities

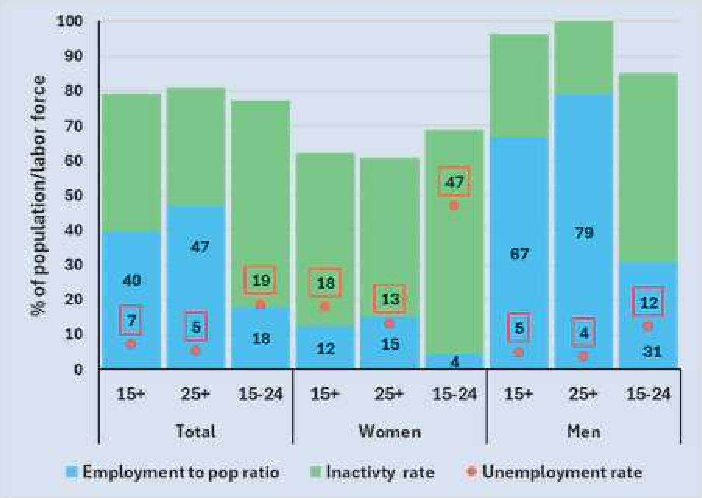
Despite employment growth, job quality remains a structural challenge: seven out of ten workers are employed informally, or without a contract or social security coverage. Almost half of the workforce is concentrated in low-productivity sectors with a high incidence of informal work—agriculture (19%), construction (15%), and commerce (14%)—while a quarter of the workforce are self-employed or house help, which are both economically vulnerable categories.

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

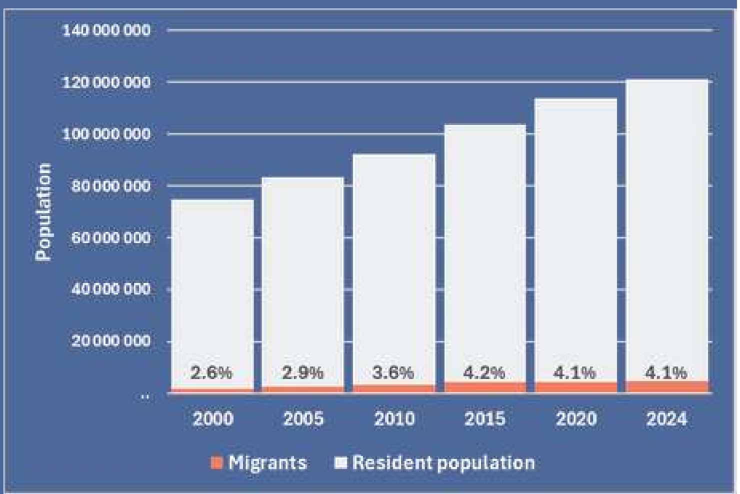
.

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



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

Figure 2 – Egyptian migrant stock (% of the 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

Pressures on the labour market are unevenly distributed. Youth unemployment stands at 19% (2024), with young people 3.5 times more likely to be unemployed than adults. Gender disparities are even more pronounced: women are almost four times more likely to be unemployed and have an inactivity rate of 65%, almost twice as high as men. These gaps indicate persistent structural constraints that limit women's access to the labour market and increase their risk of exclusion.

Migration Trends

Migration flows have long been a structural feature of Egypt's socio-economic context. Over the last twenty years, the Egyptian population living abroad has almost doubled, rising from 2.37 million in 2005 to 4.8 million in 2024 (accounting for 4.1% of the population). Most of the flows are directed towards countries in the MENA region, especially Saudi Arabia (31%), the United Arab Emirates (17%), Jordan (16%), Kuwait (9%) and Qatar (4%) which, together, host 78% of Egyptian migrants. Outside the region, the main destinations are the United States (5%) and Italy (3%), where the largest Egyptian communities reside. This increase in migration flows likely reflects both the presence of established migration networks and the persistent difficulties in the domestic labour market.

Trends in migrant presence

Table 1 – Legally resident non-EU citizens. Key indicators (data at 31 December 2024)

Country	Incidence of women %	Incidence of minors %	Total a.v.	2024/2023 % variation	Incidence of long-term residents %	New permits in 2024 %
Ukraine	75.00%	17.70%	392,389	1.70%	43.20%	13,505
Morocco	44.80%	21.70%	377,554	1.50%	61.50%	25,776
Albania	49.20%	21.10%	360,965	0.40%	54.20%	24,430
China	50.60%	19.30%	288,661	8.10%	65.00%	7,965
Bangladesh	23.30%	14.50%	195,523	16.90%	41.70%	28,045
Egypt	**28.80%**	**24.60%**	**175,236**	**9.40%**	**48.30%**	**20,217**
India	40.60%	16.30%	159,618	4.30%	51.50%	16,907
Philippines	57.80%	14.70%	145,694	-0.40%	71.60%	2,334
Pakistan	22.80%	14.60%	159,680	13.20%	40.60%	17,217
Tunisia	36.70%	20.80%	112,486	12.80%	53.90%	15,016
Nigeria	43.30%	26.30%	107,738	12.10%	32.00%	7,288
Peru	57.80%	17.10%	106,409	11.30%	49.60%	14,298
Sri Lanka	46.90%	18.50%	104,423	6.30%	66.80%	5,969
Senegal	26.20%	15.50%	103,818	7.00%	58.90%	6,033
Moldova	68.00%	14.30%	89,693	-6.80%	83.20%	2,178
Ecuador	56.20%	16.50%	53,337	-3.80%	73.40%	2,221
Total of non-EU citizens	**48.00%**	**17.30%**	**3,810,741**	**5.60%**	**52.80%**	**290,119**

Source: Sviluppo Lavoro Italia elaboration based on Istat data

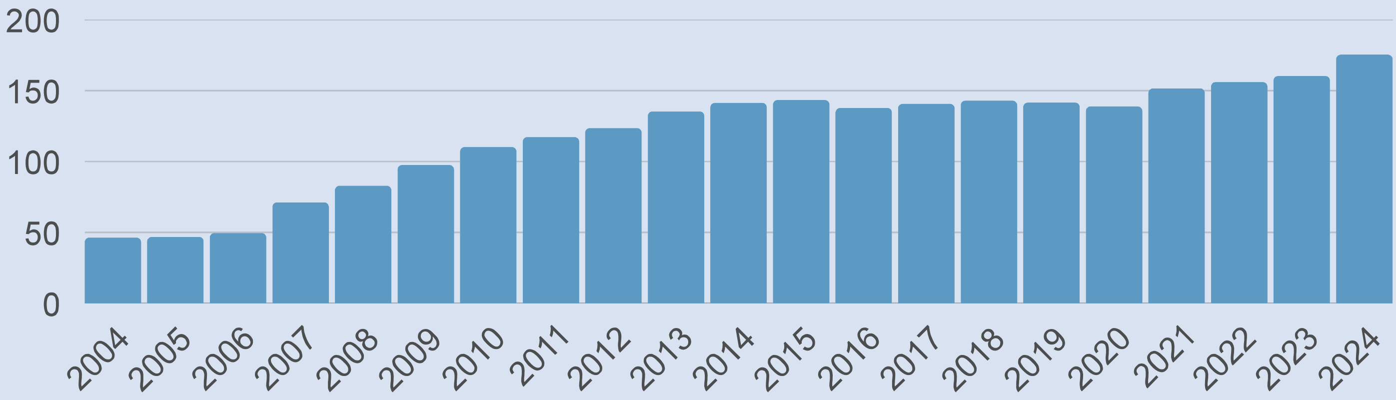
The **Egyptian community ranks sixth** among the main non-EU citizens - **by number present** at December 31, 2024 - there are in fact **175,236 Egyptian citizens legally residing** in Italy, accounting for 4.6% of the total non-EU population. Over the last twenty years, the number of Egyptians in Italy has more than tripled: from 46,292 in 2005 to 175,236 (+278.5%). In the last year, there has been a 9.4% increase compared to the previous year, higher than the overall growth rate for non-EU citizens (+5.6%), which can be linked, as we shall see, to the significant number of arrivals.

175,236
legal residents

4.6%
of non-EU residents

+9.4%
compared to 31 December 2023

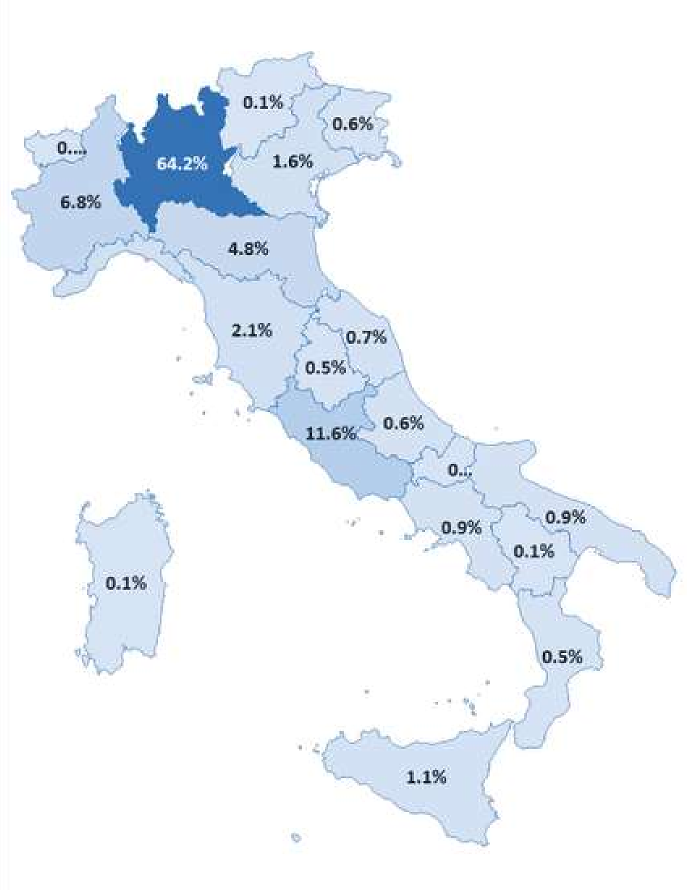
Figure 3 – Legal residents (absolute value in thousands). Time series 2004-2024



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 of Egyptian citizens shows a clear concentration in northern Italy, which hosts more than four Egyptians out of five (80.6% compared to 59.8% for non-EU citizens as a whole).
In particular, **the region with the largest Egyptian population is Lombardy,** which is home to **64.2%** of the community, while Piedmont, with a percentage of 6.8%, is third. One sixth of the community is located in Central Italy (15% compared to 23.1%), with **Lazio** hosting 11.6% of Egyptians in Italy, making it the second most popular region for settlement. Finally, 4.5% reside in the South and in the Islands (compared to 17.1% of the whole).

80.6% North	**15%** Centre	**4.5%** South and islands

Gender composition

71.2% **28.8%**

The community has a **significant gender imbalance**: 71.2% are men and 28.8% are women, **ranking fourth among the principal communities with the lowest female presence.** This data is linked to the characteristics of migration from Egypt, which generally involves young men who support their families in their country of origin through remittances, returning periodically to their homeland. Only when they achieve an adequate level of economic and social stability do they apply for family reunification.

Breakdown by age groups and minors

Average age 30.6 years

43,043 minors

24.6% of the community

The Egyptian population in Italy is decidedly young in terms of age: the average age is at around 30 and is significantly lower than that of the non-EU population as a whole (37.2 years). **Almost half (48.3%) of Egyptian citizens are under 29 years** of age, a sizably higher proportion than the 35% recorded for the non-EU population as a whole. The 43,043 minors make up the most prevalent age group accounting for 24.6% of the community, a considerably higher percentage than that of the non-EU population as a whole (17.3%). This community ranks second among the main non-EU communities in terms of the incidence of minors.

Particularly relevant is the number of unaccompanied foreign minors (UAMs) of Egyptian nationality: 4,062, about a quarter of the total number of UAMs present in Italy at June 30, 2025, placing this community first in the ranking. A slight increase was recorded (+3.4%) compared to the previous year. Almost all of them are male (99.8%), and most are close to coming of age (61% are 17 years old).

Given the low female presence, the significant number of minors is mainly linked to the high birth rate [3] recorded in the community (15.9‰), which is the third-highest in terms of this indicator. In 2024, 2,570 Egyptian children were born in Italy, accounting for 6% of non-EU births.

[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

LThe community is very limitedly involved in mixed marriages with Italian citizens: in 2023 [4] there were 152 such marriages, accounting for a 23.6% increase from the previous year. In the vast majority of cases (86.6%), the bride was Italian.

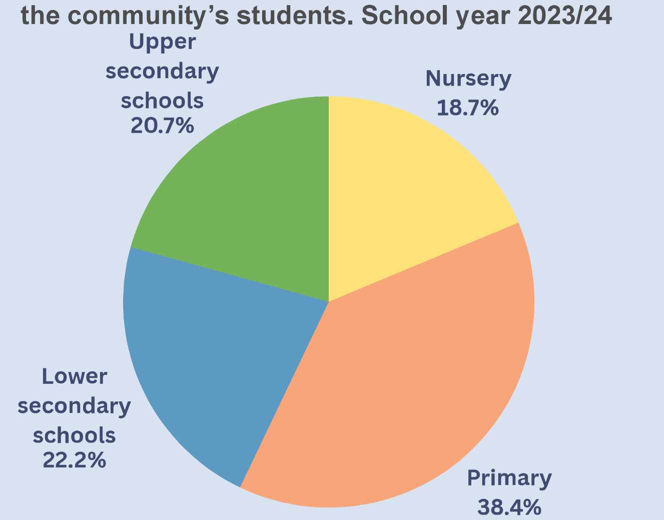
[4] Last year for which data is available.

Youths and education

40,112

Egyptian 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

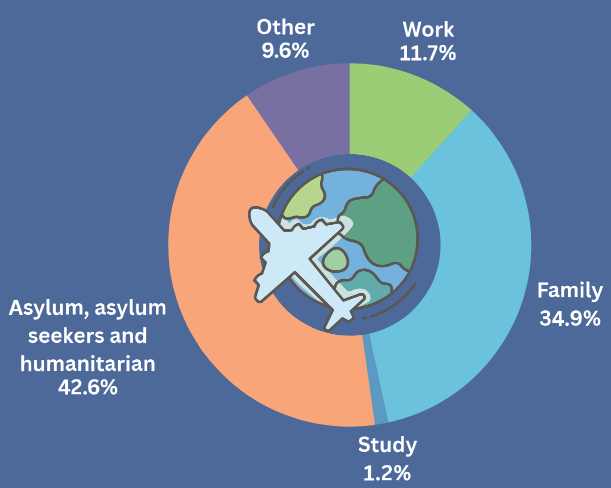
During the 2023/2024 school year, **40,112 Egyptian students** enrolled in Italian schools, accounting for 7.8% of non-EU students, a significant proportion considering that Egyptians only represent 4.6% of the non-EU population in the country. The number of the community's students increased by 7.8% compared to the previous year. Primary school students prevail (38.4% compared to 36.2% overall), followed by lower secondary school students (22.2%). The percentage of female students is significantly lower than the non-EU average: 45.1% compared to 48.3%. This figure decreases as the school level rises: it is 46% in nursery schools and 43.4% in upper secondary schools (out of the total number of non-EU pupils, the proportion amounts to 47.7% and 50.2% respectively).

At university level, **2,675 Egyptian students enrolled in academic year 2023/2024,** with an increase of 6.4% compared to the previous year. They represent 2.5% of non-EU university students

Signs of positive integration in the Italian socio-economic fabric among young Egyptians emerge from the **20.8% NEET** rate among young people aged between 18 and 24 which is significantly lower than the rate for non-EU young people as a whole (24.9%). However, there is a significant gender gap in this area: only 3.8% of Egyptian men aged between 18 and 24 are neither studying nor working, compared to 64.7% of their female counterparts.

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

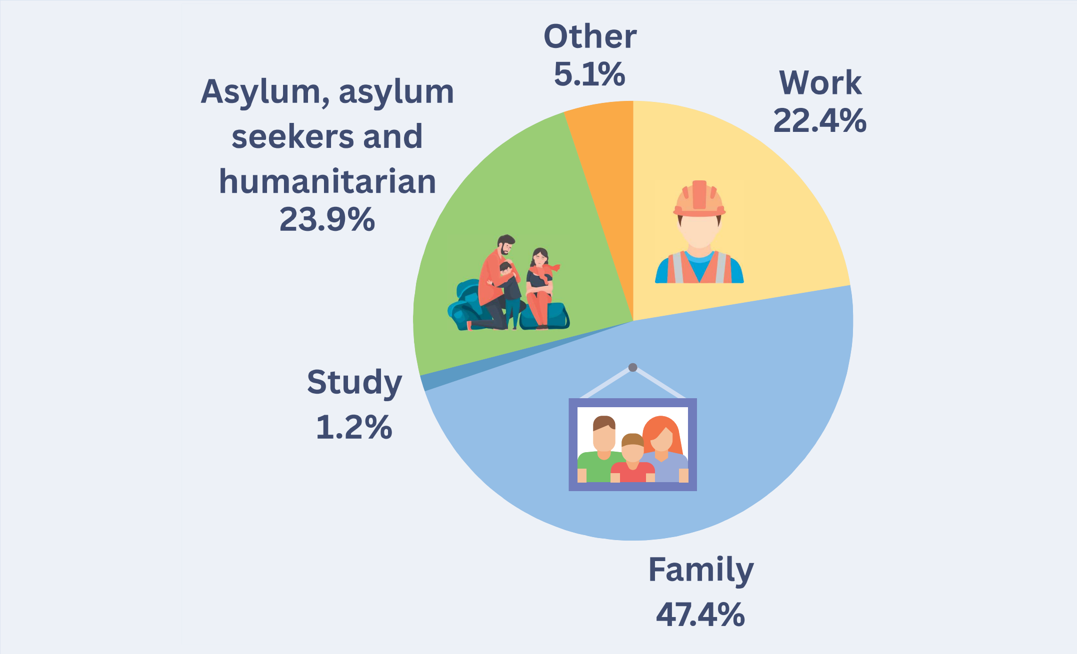
In 2024, a total of **20,217 new residence permits** were issued to Egyptian citizens, on a downtrend compared to the previous year (-15.6%, in line with the overall trend), placing the community in fourth position in terms of number of entries. The **main reasons for issuing** new permits to Egyptian citizens were **requests for or recognition of asylum or other forms of protection,** which accounted for over two-fifths of cases (42.6%). However, the number of entries related to these reasons fell sharply compared to the previous year (-24.2%). On the other hand, family reunifications increased (+5.7%), representing the second most common reason for issuing new residence permits, with an incidence of 34.9%.

Types and reasons for issuing residence permits

48.3%

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 significant number of Egyptian citizens entering Italy in recent years (approximately 61,000 in three years) has transformed the characteristics of the community, leading to a **sharp reduction in the proportion of long-term residents (-8.3%** in the last year alone). At December 31, 2024, the proportion of long-term residence permit holders was **48.3%**, almost 5 percentage points lower than the overall figure for non-EU citizens.

As regards **short-term permits**, **47.4%** of the community's permits are **linked to family reasons**, which are the main reason for residing in Italy, with a higher incidence than recorded for non-EU citizens as a whole (37%). This is followed by requests for or recognition of asylum or other forms of protection, which account for 23.9% of the cases, while 22.4% are work-related.

9,073

Acquisitions of citizenship

In 2024, **9,073 Egyptian citizens acquired Italian citizenship** (4.5% of the total for third-country nationals), motivated in three out of five cases by transmission from parents, acquisition at turning of age at 18, or ius sanguinis (59.8%). Naturalization accounts for 34.7% of acquisitions, while only 5.5% is related to marriage to an Italian citizen.

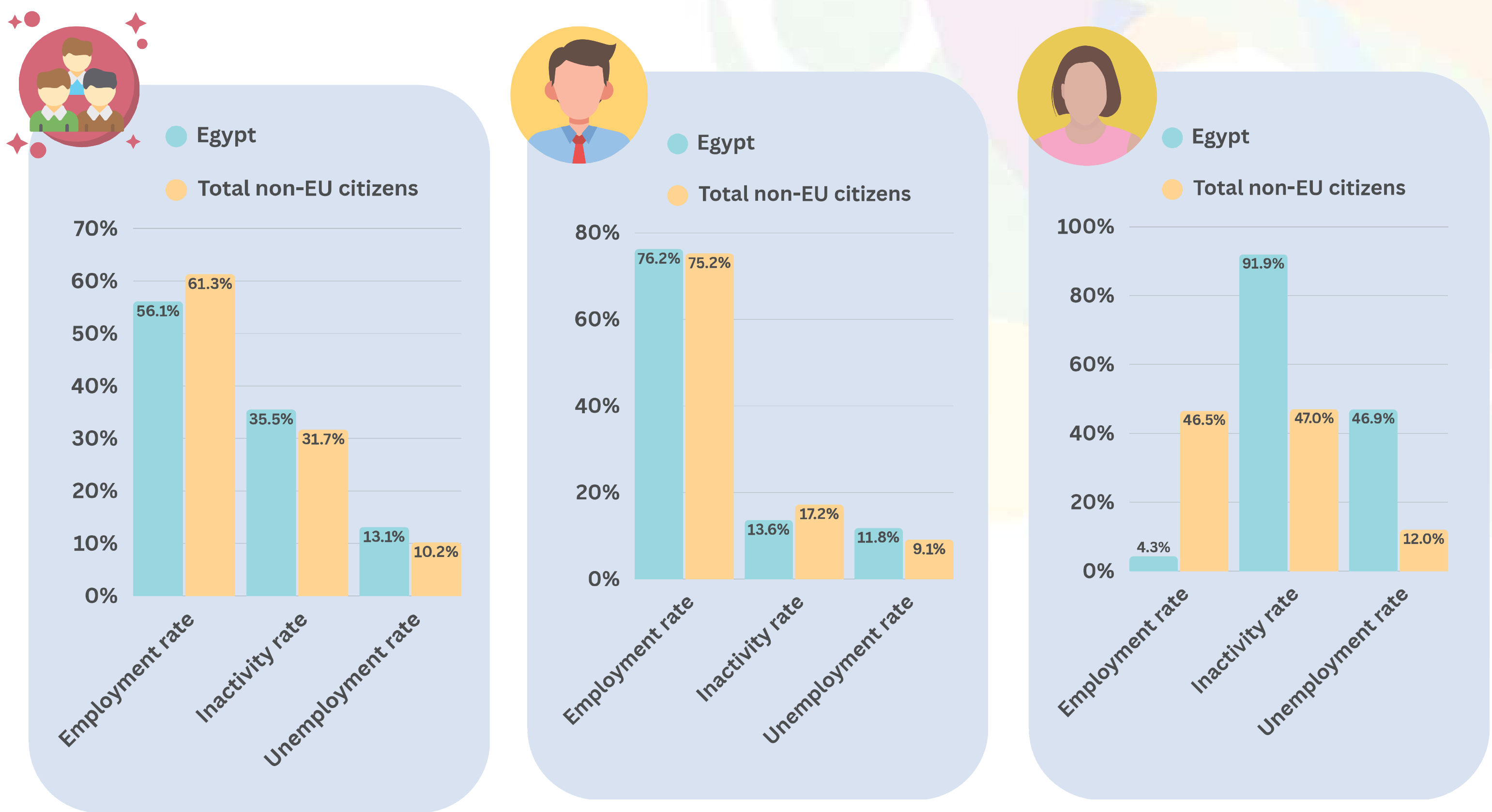
The labour market

Key indicators

The Egyptian community in Italy shows significantly a **worse employment performance than the non-EU population as a whole**, with a lower employment rate (56.1% compared to 61.3%) and higher inactivity and unemployment rates (35.5% and 13.1% respectively, compared to 31.7% and 10.2%). A decisive factor is the **poor integration of the community's women in the labour market, which ranks it first among the principal non-EU communities, with 91.9%, compared to 47% of inactive women registered.** The gender gap is also sizable in terms of the employment rate, which is 4.3% for the community's women and 76.2% for the men. Here too, the Egyptian community records the lowest rate of female employment among the main non-EU nationalities. Although women represent about one-third of the Egyptians legally residing in Italy, the percentage of women in the workforce is very low: 2.1%, thus confirming this segment of the community's low labour market participation.

In 2023, the community ranked eighth in terms of membership of the main trade unions (accounting for 3.3% of non-EU members), with CISL (Italian Confederation of Trade Unions) being the most popular (49.5%). Out of an estimated 41,600 Egyptian workers, 26,042 are union members, equal to 62.6%.

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

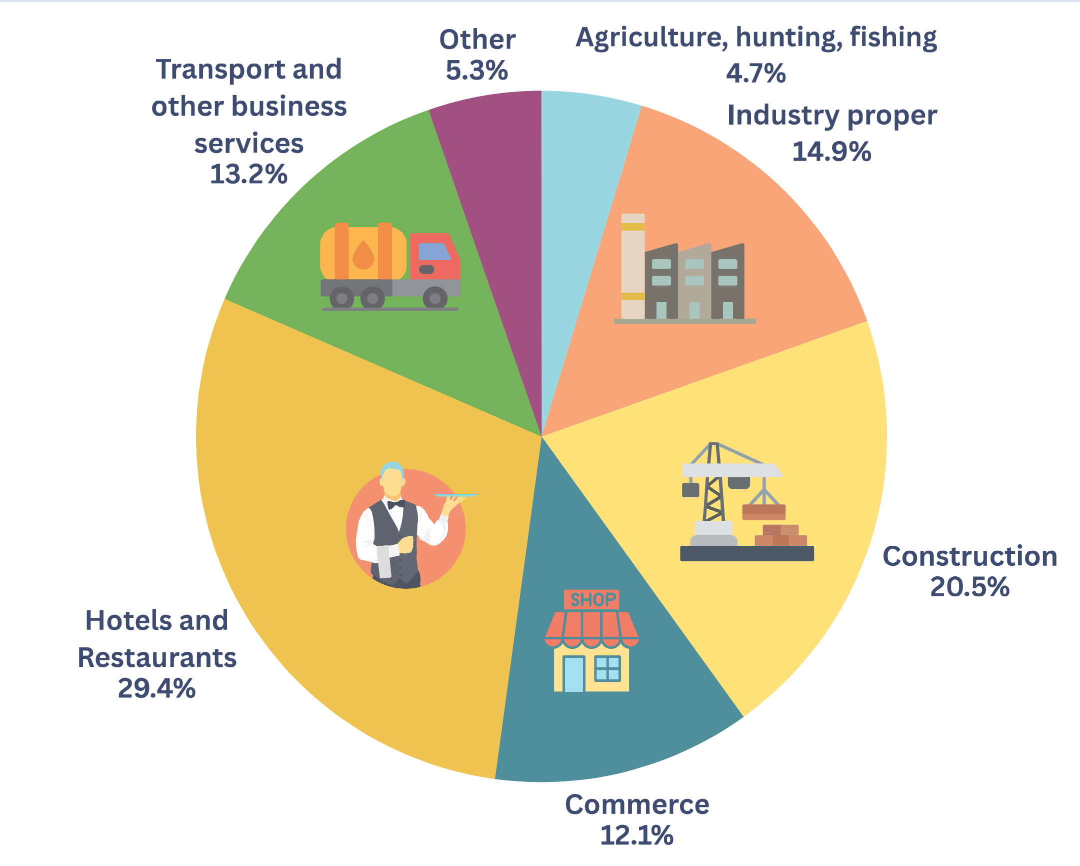


Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data

Sectors of iemployment

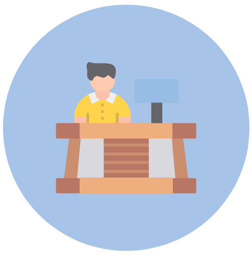
In terms of the employment sectors, **the community's workforce is concentrated in the hospitality and catering sector**, which absorbs 29.4% of Egyptian workers. Over a fifth (20.5%) of Egyptian workers are employed in *Construction*, followed by Industry proper (14.9%) and *Transport and Business Services* (13.2%).

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



Source: Sviluppo Lavoro talia elaboration based on Istat RCFL data

Two types of employment contracts are prevalent among over 80% of Egyptian workers: office work, sales and personal service, accounting for 40.4% of the workforce, and skilled manual work (40.2%).



40.4%

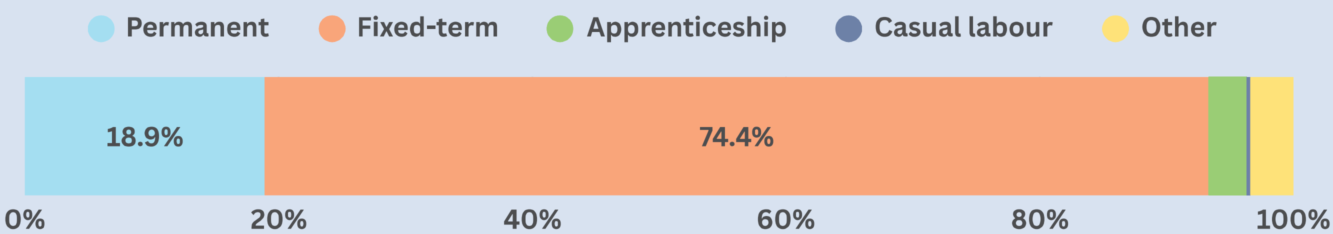
Clerks, salesclerks, and personal services providers

Employment Trends

In terms of the number of new entrants in the labour market in 2024, **123,628 Egyptian citizens were hired**, accounting for 5.9% of new employment contracts for non-EU citizens. The vast majority of these jobs were on the basis of fixed-term contracts (74.4%) (for non-EU citizens, the figure is 71.8%). Permanent contracts accounted for 18.9%, compared to 19.5% for non-EU citizens as a whole.

The main sector of employment for the community was *Construction*, with a significantly higher incidence than for non-EU citizens as a whole: 51.6% compared to 10.4%. Egyptian citizens comprise 29.2% of non-EU nationals employed in this sector. In particular, the most common job category for the community is unskilled occupations in manufacturing, mining, and construction, which accounts for 35.9% of the contracts. The second-largest sector in terms of job opportunities is services, which accounts for 32.4% of new contracts for Egyptian citizens (for non-EU citizens as a whole, the percentage rises to 50.8%).

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



Source: Sviluppo lavoro Italia elaboration based on SISCO data

To confirm the reduced labour market participation of Egyptian women, only 2.9% of the contracts involve women, compared to 28.7% for non-EU citizens as a whole.

On the other hand, **109,282 employment relationships with Egyptian citizens were terminated** in 2024. The main cause of termination was the expiry of the contract or the cessation of activities in 54.7% of the cases (compared to 57.9% for non-EU citizens as a whole), whereas dismissal accounted for 23.1%, resignation 18.2%, and 4% was linked to other reasons.

Businesses

At December 31, 2024, there were **20,800 Egyptian-born sole proprietors**, accounting for 5.3% of the total, which ranks the community sixth in terms of the number of sole proprietors. The vast majority of these are men (93.5%). Compared to the previous year, Egyptian businesses recorded a significantly higher rise than non-EU businesses as a whole: +2.9% compared to +0.1%.
In line with the presence of the community, the geographical distribution of businesses run by Egyptian-born citizens shows a clear concentration in Lombardy (60.1%), followed by Lazio, with Piedmont in third place (6.9%).

44%
of Egyptian businesses in Construction

Egyptian sole proprietorships are funnelled towards *Construction*, the sector in which 44% invest (compared to 24.6% for non-EU citizens as a whole). The second-largest sector of investment is *Commerce and Transport*, with a significantly lower percentage than the one recorded for sole proprietorships of non-EU citizens as a whole (19% compared to 39%).

Welfare

The available data show that the Egyptian community makes little use of most of the welfare measures offered in Italy. The area in which the community's incidence is higher is that of wage subsidies [5], where 3.5% of non-EU beneficiaries are Egyptian citizens.

In line with the demographic composition of the Egyptian population in Italy, which is predominantly young, IVS (old age, disability and survivors) pension recipients belonging to the community represent only 1.9% of the total number of non-EU recipients.

The incidence of Egyptians among recipients of welfare pensions is slightly higher: 2.6% (1.5% for social pensions and allowances, 3.3% for civil disability pensions and attendance allowances).
The small number of Egyptian women in the labour market is confirmed by the unavailability of data on their use of maternity benefits, due to their marginal presence in the workforce [6].

[5] These include the extraordinary redundancy fund, the exceptional redundancy fund (a measure adopted during the pandemic to support employees of companies not covered by other income support measures) and the ordinary redundancy fund.
[6] Also known as "compulsory leave allowance," it 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.

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	Egypt	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	3,097	3.50%	87,491	15.50%
Extraordinary Redundancy Fund	107	2.10%	5,187	3.20%
Exceptional Redundancy Fund	0	0.00%	16	0.70%
Total	**3,204**	**3.50%**	**92,694**	**12.70%**
Unemployment benefits				
NASpI (New social insurance for employees)	12,621	2.80%	456,263	16.70%
Old age, invalidity and survivors' pensions				
Old age	1,140	1.80%	62,837	0.50%
Invalidity	463	3.00%	15,694	1.80%
Survivors	576	1.50%	37,766	0.90%
Total	2,179	1.90%	116,297	0.70%
Welfare pensions				
Pensions and social allowances	775	1.50%	51,272	6.10%
Civil disability pensions	1,343	3.30%	41,299	4.00%
Caregivers' allowance and the like	1,534	3.30%	46,645	2.10%
Total	**3,652**	**2.60%**	**139,216**	**3.40%**
Family Care				
Maternity	0	0.00%	29,271	10.20%
Parental leave [7]	1,307	3.80%	34,140	9.50%
Family allowance [8]	188	3.60%	5,225	8.30%

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

[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.

[8]As of 1 March 2022, Legislative Decree No. 230/2021 introduced the Universal Child Allowance, a measure to support families with dependent minors, or children of age but not yet 21 who are students or unemployed, as well as disabled children of any age. Family allowance remains in place as a measure to support families without children.

Remittances and financial Inclusion

Edited by D. Frigeri - CeSPI

Remittances

The financial 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), with a very modest growth of 1.3% after years of significant increases.

According to World Bank data, remittances to Egypt accounted for 7.6% of national GDP in 2024. The country accounts for just under 2% of total remittance flows from Italy in 2024, with a significant increase (+43%) compared to 2023. Lombardy and Lazio are the two regions originating a total of 52% of remittances to the North African country (concentrated between Milan 22% and Rome 15%), followed by Piedmont (8%) and Emilia-Romagna (7%). With regard to cross-border transfers sent by Egyptian citizens to their country of origin, data collected from Italian banks show a 7% decline in volume and a 3% increase in the average sum transferred between 2023 and 2024.

Table 3 – Remittances to Egypt

Volume of 2024 remittances from Italy	144,468 (milioni di €)
Incidence on total remittances from Italy	1.7%
2023-2024 % variation	+43.3%
Average cost of remitting €150 from Italy (September 2025)[9]	n.d
Average amount of cross-border transfers from Italian banks	2,936€

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 wellbeing

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, with the addition of 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, thus 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 spheres 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 who have a current account, which is the first step in the process. While for Italians the index stands at 97% [11], for non-EU foreign citizens, in 2023 it reached 90%, which is still a significant gap. In the case of the Egyptian community, the index value applies to the entire population (99%). A second set of variables makes it possible to represent an individual's ability to plan his/her long-term goals and manage their expenses in a sustainable manner.

Table 4 – Financial inclusion indicators - Egypt

	2023	2022	2020	Delta 2020-2023	Non-EU countries' data
Bancarization index	99%	97%	99%		90%
Incidence on the number of bank account holders					
Passbooks	46.20%	49.20%	59.30%	(-)	60%
Payment services	334.40%	272.40%	270.40%	(+)	303%
Financing services	47.00%	40.60%	54.20%	(-)	54%
Mortgages	8.30%	7.80%	9.40%	(-)	12%
Savings/investment products	30.40%	29.00%	39.30%	(-)	25%
Insurance products (Non-Life)	28.20%	21.00%	28.70%	(-)	33%
Internet banking	72.10%	55.10%	53.20%	(+)	83%

Source: CeSPI – Observatory on the Financial Inclusion of Migrants

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

A cross-sectional reading of the indicators between 2020 and 2023 is particularly useful to understand a phenomenon that is by definition dynamic, and which includes, in the two-year period 2020-2022, the impact of significant shocks related to the pandemic and inflation.
The data reveal a significant impact with regard to the selected indicators. While the effect appears to be limited and quickly remedied in terms of bancarization, the data show a general deterioration in the use of credit, insurance, and savings/investment products, which still appears to be present in 2023, albeit with a slight uptrend. The exceptions are payment instruments and internet banking, which show progress over the three-year period considered.

A comparison with the average data for non-EU citizens highlights some specific aspects of the Egyptian community. In particular, below-average values emerge for all indicators, with the exception of payment services and, more significantly, savings and investment products. These data confirm a propensity and capacity for medium- to long-term savings, despite greater fragility in terms of access to credit (spending capacity) and protection against risk. The community also appears to be less inclined towards digitalization.

Despite a high level of bancarization, the overall picture reveals some elements of fragility in the financial wellbeing and resilience of the Egyptian community that may hinder their effective management of future projects.

Methodological note

Subject of the survey and reference period

The Annual Reports on Migrant Communities (ed. 2025) analyse the specific characteristics of the 16 largest non-EU communities in the country, considering socio-demographic characteristics, types and modes of residence, presence in the school and university system, as well as integration in the labour market and access to welfare. The editorial line consists of 16 reports dedicated to individual nationalities.
The period analysed is the year 2024, although for some areas the latest available data date back to the previous year, 2023, while for Unaccompanied Foreign Minors (UAMs), the data are updated to June 30, 2025. The reference period is always specified both in the text and in the titles of the table or figure presenting the data.

Presentations and data sources

The analysis used administrative and sample data from various sources. Where possible, the analysis took gender into account. Data relating to communities were compared with overall data for non-EU citizens and, where appropriate, with data on the Italian population.
Each community report consists of two main chapters (Socio-demographic Characteristics and the World of Employment) and two in-depth analyses, one at the beginning on the situation in the country of origin (by the World Bank) and one at the end on Financial Inclusion and Remittances (by Daniele Frigeri of CeSPI).

1. Socio-demographic characteristics. The first chapter analyses the socio-demographic aspects of communities, age structure, the presence of minors (and their integration into the school system), newborns, and unaccompanied foreign minors, as well as the reasons for and conditions of non-EU citizens' stay in Italy, with particular attention to new arrivals in 2024. The sources used are: ISTAT-Ministry of the Interior on residence permits[12] (at December 31, 2024), ISTAT on acquisitions of citizenship (2024) and marriages (2023); ISTAT (2024 estimate) on foreign births broken down by citizenship; Ministry of Labour and Social Policies (MLPS) - Directorate-General for Migration Policies and the Social and Labour Integration of Migrants (UAMs, at June 30, 2025, limitedly to communities with more than 15 minors); Ministry of Education and Merit (MIM) (school year 2023/2024) and Ministry of University and Research (academic year 2023/2024).

2. The 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

Sviluppo Lavoro Italia