# The Ecuadorian Community in Italy

## ANNUAL REPORT

2025

# THE ECUADORIAN COMMUNITY IN ITALY

**53,337**
**legal residents**
at 31 december 2024

**-3.8%**
compared to the previous year

**43.8%**

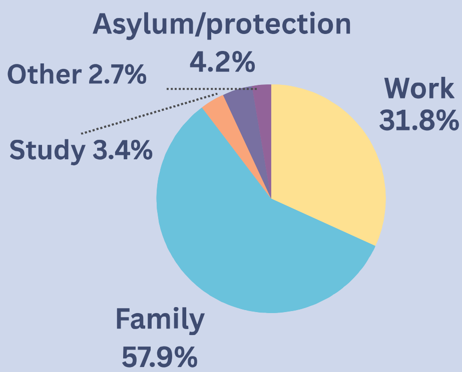
**56.2%**

**16.5%**
minors

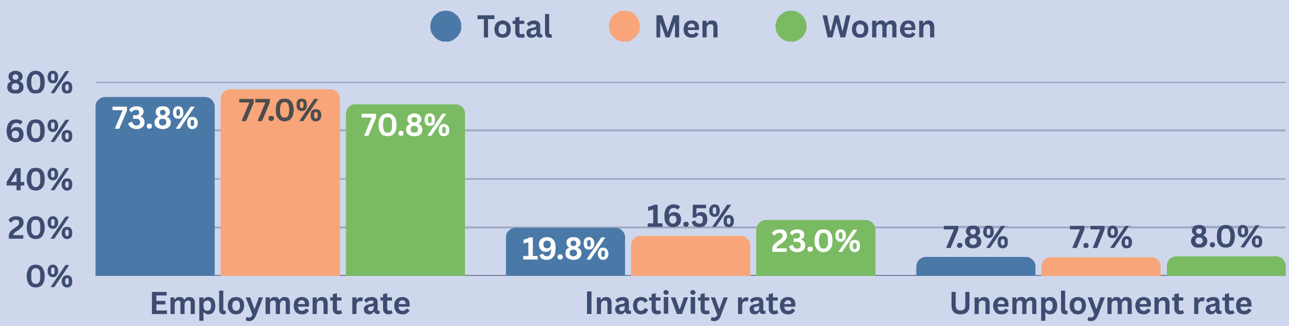
**2,221**
**Entries in 2024**

**67.2%**
**for family reasons**

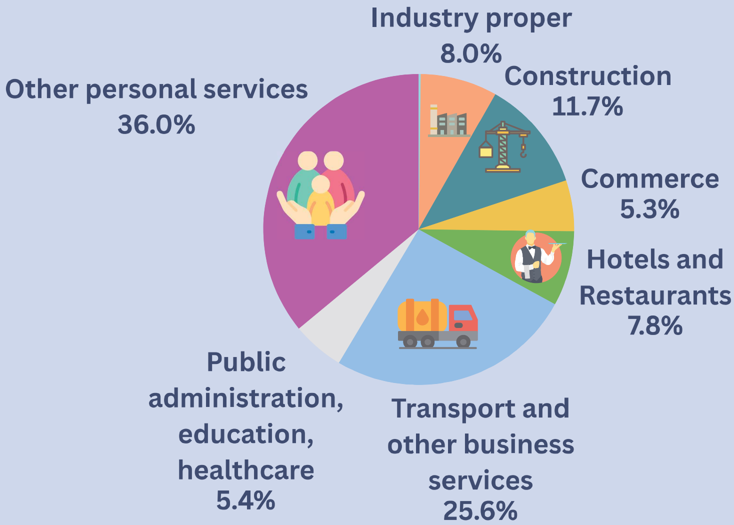
## SHORT-TERM RESIDENCE PERMITS




**73.4%**
**long-term residents**




## EMPLOYMENT SECTORS




**3,871**
**sole proprietorships**

**1%**
**of all non-EU businesses**

**41.3%**
**of Ecuadorian businesses in Construction**

# The context of origin



*Edited by World Bank*

## Macro-economic framework

Since 2015, Ecuador's economy has been stagnant, with average GDP growth essentially at zero. The country experienced a deep recession in 2020, when gross domestic product fell by 10.3% from that of the previous year, followed by a further contraction in 2024 (-2.8% compared to 2023). Despite this macroeconomic weakness, employment has instead shown a positive trend: between 2015 and 2024, the working population increased by 2.2%, accounting for approximately 1 million additional workers.

## Demographics and the labour market

With a population of just over 18 million, Ecuador is one of the South American countries that is still recording sustained population growth. Over two-thirds of the population falls within the working age (15–64), while 17% are young people between the ages of 15 and 24. Projections indicate that by 2050, the population will increase by 18%, with approximately 3 million more people than today. Despite the expansion of the working-age population, labour market indicators show complex dynamics. Over the past decade, the inactivity rate has fallen by 2.2 percentage points, indicating that a growing number of people have entered the labour force. However, the economy - characterized by stagnant growth and, in some years, significant contractions in GDP - has been unable to fully absorb this influx of new workers. As a result, the unemployment rate has risen slightly, peaking at 6% in 2020, while the employment-to-population ratio has remained virtually stable (from 60.4% in 2014 to 61.3% in 2024). This dynamic suggests that weak economic activity prompted many inactive people to look for work, but were unable to find it, which led to an increase in the number of unemployed people but only a marginal increase in the unemployment rate.

## Social Characteristics

Ecuador has a predominantly Catholic population, with a Protestant minority. Spanish is the official language spoken by almost the entire population, while some indigenous languages - including Quechua - are used by minority groups. Education and literacy levels are high: in 2022, the literacy rate was 94% and tertiary education enrolment [1] reached 60%, with a particularly marked increase among women (from 45% in 2012 to 67% in 2022). These indicators suggest that investments in education and healthcare have contributed to enhancing human capital. According to the World Bank, Ecuador's Human Capital Index was 59% in 2020 [2], indicating that a child born today will be able to reach 59% of his/her productive potential in optimal health and education conditions.

## Quality of employment and gender and generational inequalities

The quality of employment in Ecuador remains a structural problem, with almost 69% of workers employed in the informal sector. More than half of the workforce is concentrated in low-productivity sectors with a high incidence of informal work - particularly agriculture (30%), construction (6%), and commerce (18%) - and almost one in two workers is self-employed or works as house help, categories that are generally more economically vulnerable.

*[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.*

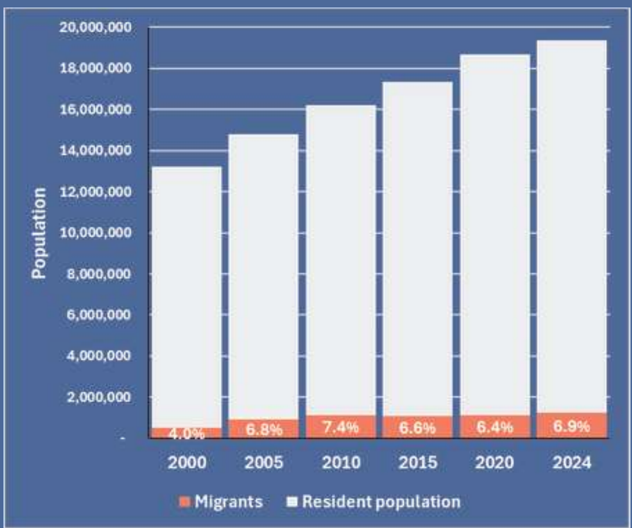
Figure 1 – Overview of the labour market in Ecuador: key indicators


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

## Pressures on the labour market and generations

Youth unemployment, which was at 10% in 2024, is significantly higher than adult unemployment (3.8%), confirming the greater difficulties that young people face in entering the labour market. Gender disparities are even more evident: despite similar unemployment rates, women are more than twice as likely as men to be inactive, with an inactivity rate of 47% compared to 23%. These gaps reflect persistent structural constraints - economic, social, and cultural - that continue to limit women's access to the labour market and increase their risk of exclusion.

Figure 2 – Ecuadorian 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

The slowdown in the labour market, which limits Ecuador's economy's ability to generate employment, is also reflected in migration dynamics, a structural element of the country's socio-economic context.

Over the last twenty years, the number of Ecuadorian citizens residing abroad has increased by 32%, from just over 900,000 in 2005 to over 1 million in 2024, accounting for almost 7% of the national population. Most migrants head to the United States (45%) and Spain (35%). Italy is the third most popular destination, absorbing about 6% of all Ecuadorian migrants in 2024.

The intensification of migration flows reflects both the existence of consolidated migration networks, which continue to facilitate emigration, and persistent difficulties in the domestic labour market in ensuring quality employment opportunities, particularly for young people and less skilled workers.

## 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*

With **53,337 citizens legally residing** in Italy at December 31, 2024, representing 1.4% of the non-EU population in the country, the Ecuadorian community ranks sixteenth in the ranking of the principal non-EU communities.
Over the last twenty years, the Ecuadorian presence has increased by 19%, from 44,812 in 2005 to 53,337.

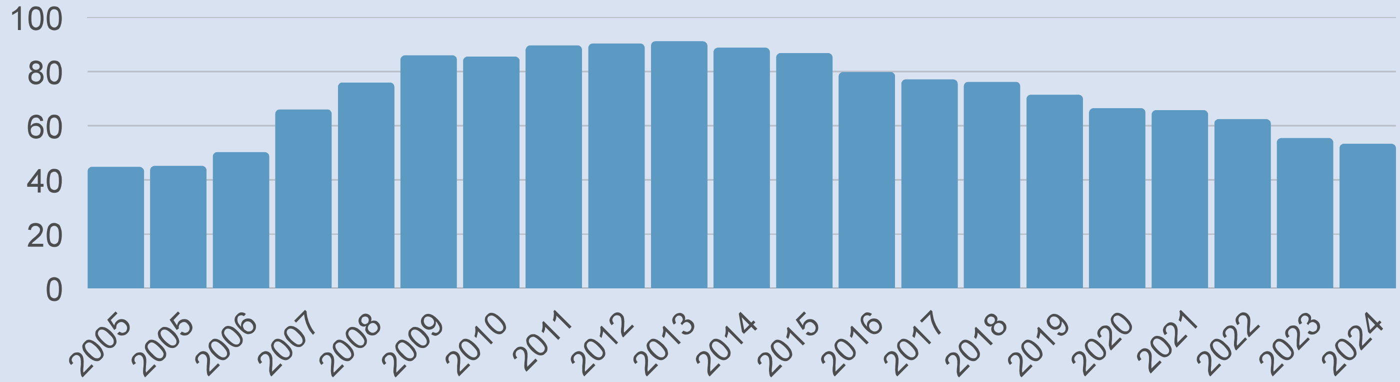
However, the last year witnessed a 3.8% drop (compared to +5.6% recorded overall for the non-EU population), that continues on a downward trend that began in 2015.

**53,337**
**legal residents**

**1.4%**
**of**
**non-EU citizens**

**-3.8%**
**compared to**
**31 December 2023**

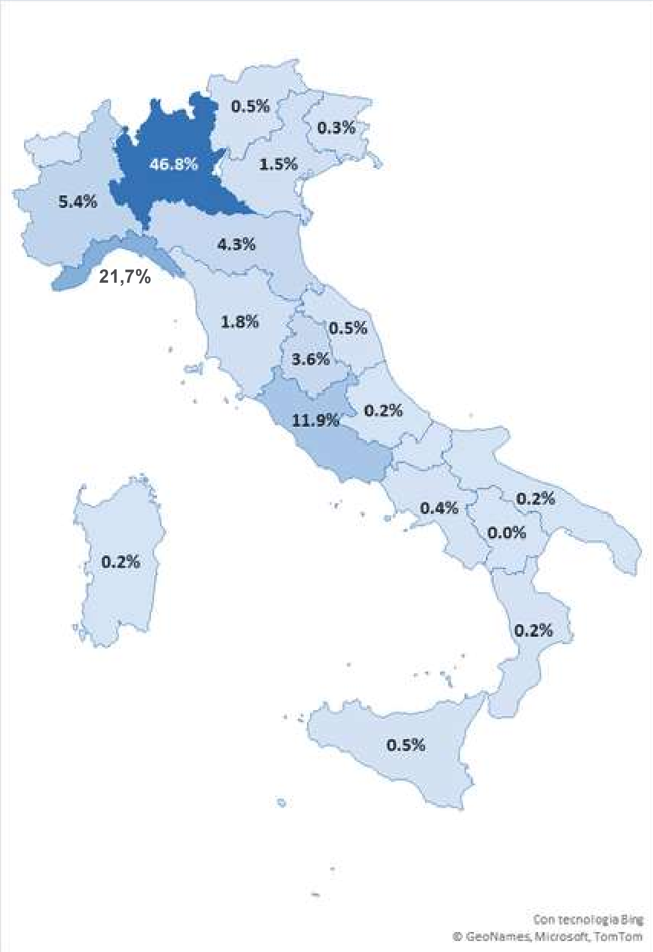
**Figure 3 – Legal residents (absolute value in thousands). Time series 2004-2024**




*Source: Sviluppo Lavoro Italia elaboration based on Istat data*

## Territorial distribution

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




*Source: Sviluppo Lavoro Italia elaboration based on Istat data*

The geographical distribution of Ecuadorian citizens shows a **clear concentration in northern Italy,** where **80.6%** of the community is located (compared to 59.8% of the total non-EU population). In particular, there is a significant presence in **Lombardy (46.8%) and Liguria (21.7%),** respectively the community's first and second regions of settlement for. 17.8% of Ecuadorian citizens are located in central Italy, where they are concentrated in **Lazio (11.8%)**, the third-ranking region in terms of Ecuadorian presence. Finally, their presence in the south and on the major islands is decidedly small: 1.6%, compared to 17.1% overall.

| 80.6% North | 17.8% Centre | 1.6% South and islands |
|---|---|---|

## Gender composition

**43.8%** **56.2%**

The Ecuadorian community in Italy is **mostly made up of women, who represent 56.2%** of the total, while men make up the remaining 43.8%. The prevalence of women is linked to the characteristics of migration from Ecuador, where women have played a central role, finding opportunities in Italy mainly in family and personal care services.

Over time, and thanks to the stabilization process across the territory, the gender distribution has gradually rebalanced and today the gap between the two groups, although it still exists, is relatively small.

## Breakdown by age groups and minors

**Average age**
**39.5 years**

**8,794**
**minors**

**16.5%**
**of the community**

**The average age of the Ecuadorian population in Italy is 39.5 years**, and it is higher than that of non-EU citizens as a whole (37.2 years).
The community surveyed is mainly composed of adults: over two-fifths are over 45 years old (42.8% compared to 34.1% of the non-EU population as a whole). In particular, the most prevalent age group is between 45 and 54 years old, which comprises about 21% of the community. The 8,794 minors surveyd represent 16.5% of the Ecuadorian population, a slightly lower percentage than that for non-EU citizens as a whole (17.3%).

Given the high number of women, the low number of minors arises from the **low birth rate** [3] recorded in the community (**6.8‰ compared to the overall figure of 11‰**). This is also linked to the concentration of the Ecuadorian community's jobs held in the family and personal care services sector, making it difficult for mothers to care for their own children.
In 2024, **401 Ecuadorian children were born in Italy**, accounting for 0.1% 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 during the same period per thousand.*

## Mixed marriages

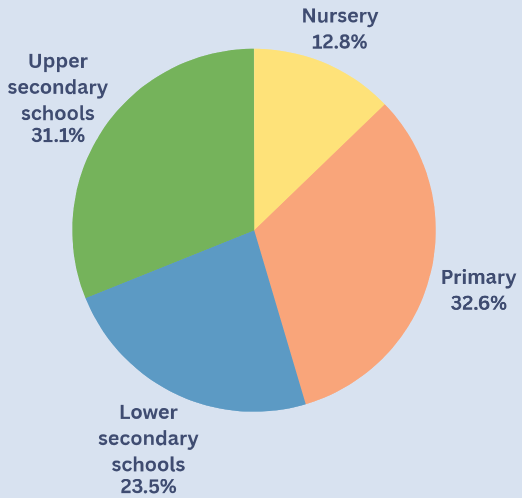
Signs of positive integration into the social fabric of the country come from the analysis of data on mixed marriages: the community, sixteenth in terms of number of residents, ranks seventh in terms of the number of marriages with Italian citizens: 310 in 2023 [4], accounting 2.1% of the total. In 72.3% of cases, the bride was Italian, and in 27.7% of cases, the groom was Italian.

*[4] Last year for which data is available.*

## Youths and education

**13,229**
**Ecuadorian 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*

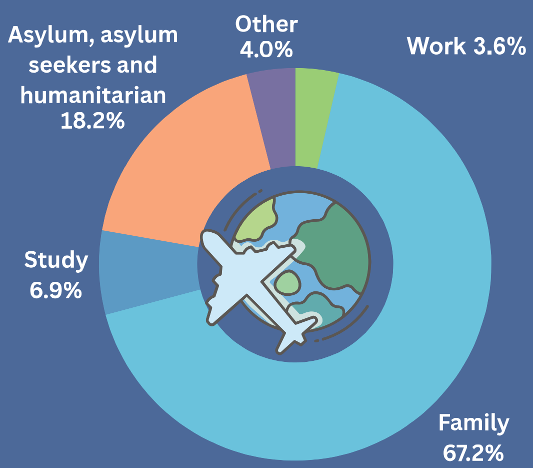
During the 2023/2024 school year, **13,229 Ecuadorian students** were enrolled in Italian schools, down 2.2% compared to the previous year and representing 1.7% of the non-EU school population. The community is concentrated in two school levels: 32.6% of the students are enrolled in primary school (compared to 36.2% of the overall population) and 31.1% in upper secondary school (vs. 24.3%).
The **incidence of female students is above average, with 50%** of students being female (vs. 48.3%), a figure that peaks in upper secondary schools: it represents 49.3% in lower secondary schools and 53% in upper secondary schools, compared to 46.9% and 50.2% respectively for non-EU students as a whole.

At university level, 1,571 Ecuadorian students were enrolled in the 2023/2024 academic year, down 2.1% from the previous year, and representing 1.5% of non-EU university students.

Among Ecuadorians aged 18 to 24, the rate of young people who are neither in education nor employment (**NEET) is very low (11.4%**), lower than the 24.9% threshold for non-EU youths as a whole and the 14.3% average among Italians, indicating a positive integration in the socio-economic fabric of young people.

## 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*

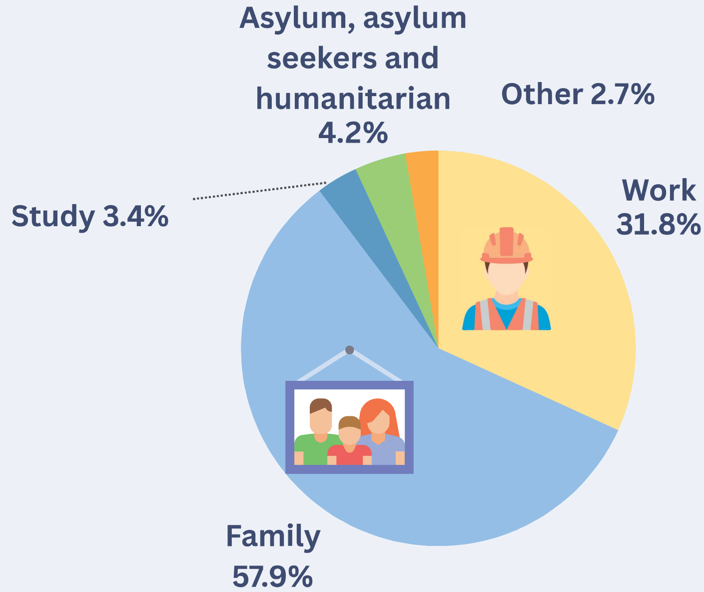
In the course of 2024, **2.221 new residence permits** were issued to Ecuadorian citizens, thus marking a steep uptrend compared to the previous year (+10.9% against an overall -12,3%). The **prevalent reason** for the issue of new permits for Ecuadorian citizens were **family reunifications,** accounting for 67.3% of the applications, thus ranking the community first in terms of the number of entries for this reason. The following reason is the request for recognition of some form of protection (18.2%), which rose exponentially for this community: +260.7% compared to the previous year, from 106 to 404 entries.

# Types and reasons for issuing residence permits

**73.4%**

**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*

An analysis of **long-term permits** confirms the advanced process of stabilization of the Ecuadorian community in Italy: although the percentage of long-term residents has fallen by 5.4 percentage points compared to the previous year, it is still **significantly higher than that recorded for non-EU citizens as a whole (73.4% vs. 52.8%).**

As regards permits subject to renewal, in the majority of cases (57.9%) the permits issued to the community are linked to family reasons, followed by work with a percentage of 31.8%.


**4,426**

**Acquisitions of citizenship**

In 2024, **4,426 Ecuadorian citizens acquired the Italian citizenship** (2.2% of the total for third-country nationals), mainly due to **naturalisation** (residence), which accounted for about two-thirds of the cases (**60%**).

Transmission from parents, acquisition at coming of age at 18, or ius sanguinis accounted for 31.7% of acquisitions, while 8.3% were linked to marriage to an Italian citizen.

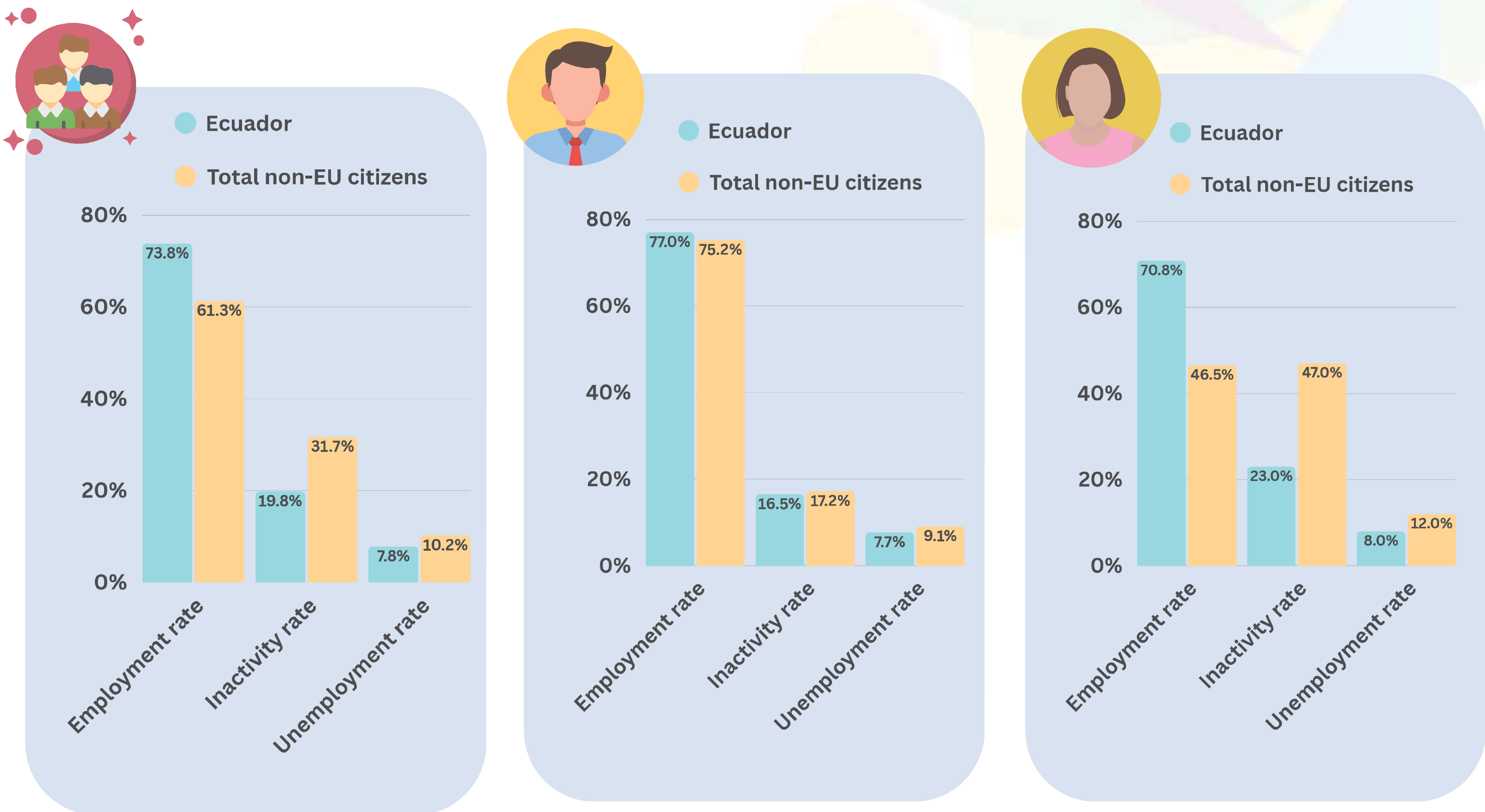
## Key indicators

The Ecuadorian community in Italy is well integrated in the Italian labour market: in 2024, the **employment rate** was significantly higher than that of the non-EU population as a whole (**73.8%** compared to 61.3%), and the **unemployment and inactivity rates are lower: 7.8% and 19.8%** respectively, compared to 10.2% and 31.7%. **The community ranks second among the principal non-EU communities in terms of the highest employment rate and the lowest inactivity rate.**

The strong involvement of the community's women in the labour market contributes to this positive performance. The employment rate for Ecuadorian women is decidedly higher than that for non-EU nationals as a whole (70.8% vs. 46.5%), and the inactivity and unemployment rates are significantly lower (23% and 8% respectively, compared to 47% and 12%). The gap between the community's male and female employment rates is very small (77% compared to 70.8%).

In 2023, the community ranked thirteenth among the principal non-EU communities in terms of membership of the major trade unions (1.5% of non-EU members), with the CISL (Italian Confederation of Workers' Trade Unions) being the most popular (52.6%). Out of an estimated 48,000 Ecuadorian workers, 11,911 are union members, accounting for about a quarter of the workforce.

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

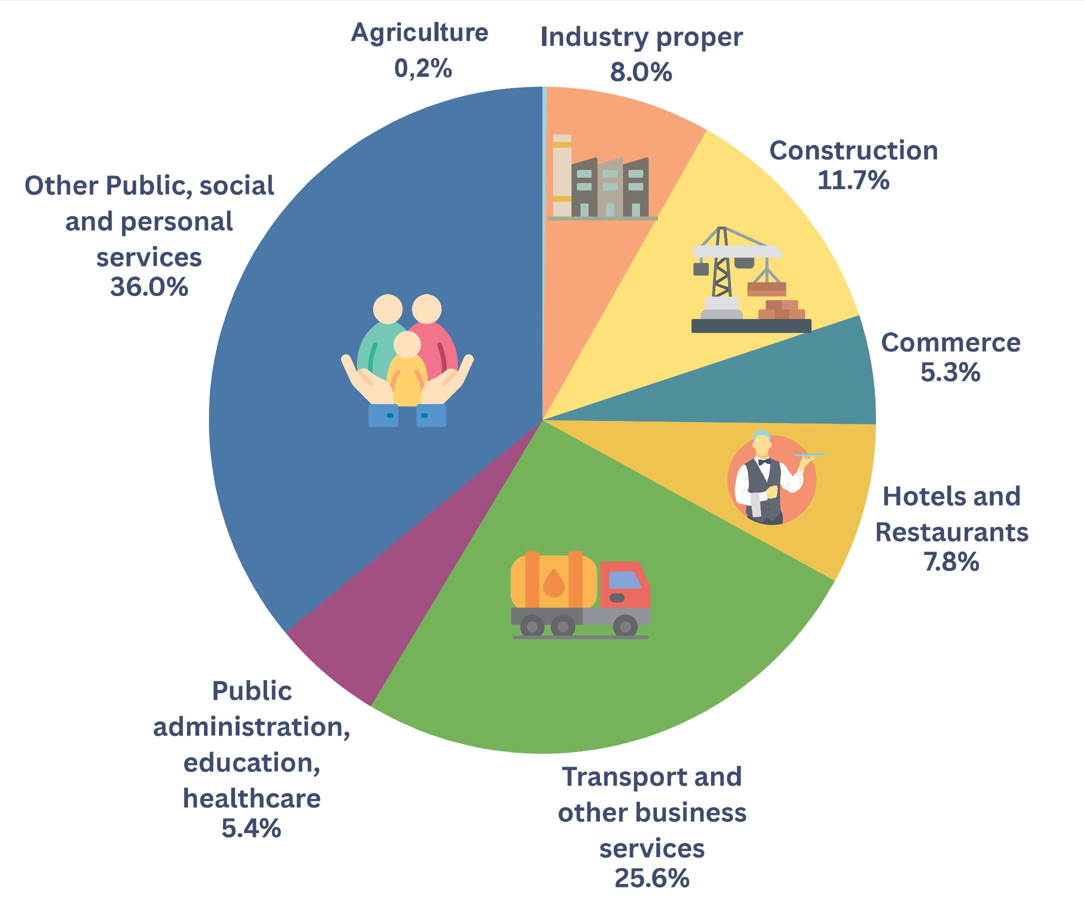



*Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data*

## Sectors of employment

Ecuadorians are mainly employed in the ***Other public, social, and personal services*** sector, which employs **36%** of the community's workers. This sector is followed by the *Transport and business services* (25.6%) and *Construction* (11.7%) sectors, while other areas of activity account for less than 10%.

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




*Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data*

In terms of job types, more than two-fifths of Ecuadorian workers are engaged in unskilled manual labour (43.7%). Clerical, sales, and personal service workers account for 28.9% of Ecuadorian workers, while skilled manual labour accounts for 23.9% and 3.6% for managers and professionals in intellectual and technical fields.

**43.7%**

**Unskilled manual labour**

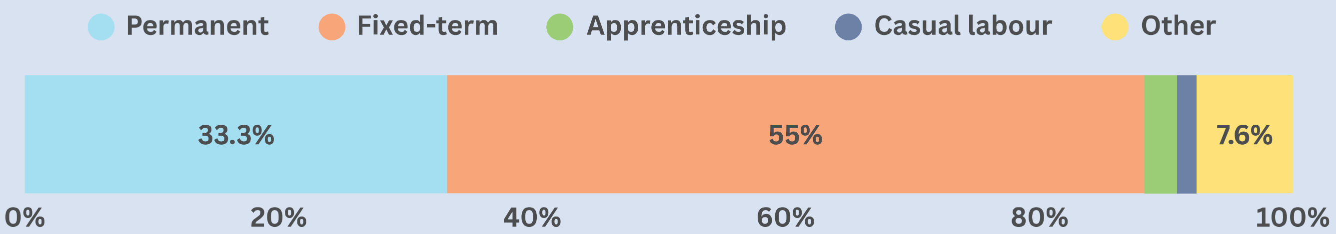
# Employment trends

With regard to entry in the labour market in 2024, **23,827 new employment contracts were signed with Ecuadorian citizens**, representing 1.1% of new employment contracts with non-EU citizens. More than half of the recruitments were through fixed-term contracts (55% compared to 71.8% for the non-EU population as a whole); the proportion of recruitments on the basis of permanent contracts was higher than for third-Country nationals as a whole (33.3% vs. 19.5%), thus indicating greater job stability.

The data from mandatory employment communications confirm the importance of the tertiary sector for the community surveyed: the Services sector accounts for the vast majority of contracts, with a significantly higher incidence than that for non-EU citizens as a whole: 83.4% compared to 50.8%.

In particular, the most common job category for this community is *Qualified professions in cultural, security, and personal services*, accounting for 20.2% of contracts.

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




*Source: Sviluppo lavoro Italia elaboration based on SISCO data*

Confirming the positive integration of Ecuadorian women into the labour market, women represent 54.3% of recruitments, a significantly higher percentage than the overall figure for non-EU citizens (28.7%).

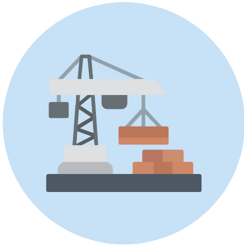
In 2024, **22,967 employment relationships** involving Ecuadorian citizens were **terminated**, mainly due to the termination of the contract or of the activity (45.8%), 24.9% due to dismissal, 22.2% due to resignation, and 7.2% due to other reasons.

## Businesses

At 31 December 2024, the **sole proprietorships owned by Ecuadorian-born individuals were 3,871**, accounting for 1% of all non-EU-led businesses. Their number was up 4.5% compared to the previous year.

Businesses run by Ecuadorian-born citizens were mainly located in Liguria (37.2%), followed by Lombardy (36.1%) and, lagging considerably behind, Lazio (6.9%).

The distribution of Ecuadorian businesses by sectors of activity is characterized by a clear concentration in the construction sector, which accounts for 41.3% (compared to 24.6% for non-EU businesses as a whole).



**41.3%**

**of Ecuadorian businesses in Construction**

The second-largest sector of investment is *Commerce* and *Transport,* where approximately one in five Ecuadorian companies operate, followed by *Business Services*, with a decidedly higher percentage than that recorded for non-EU individual companies as a whole (13.9% compared to 6.2%).

## Welfare

Data on the request for wage subsidies show that the Ecuadorian community is fairly well integrated in the Italian social and labour fabric: 1.4% of non-EU recipients of wage subsidies are Ecuadorian, a percentage that rises to 1.7% in the case of reliance on the Cassa Integrazione Straordinaria (Extraordinary Redundancy Fund), in line with the demographic weight of the community.

With regard to the use of family care measures, the data show the Ecuadorian community is undergoing a stabilisation process. In the specific case of maternity allowance [5], 2.7% of non-EU recipients are Ecuadorian citizens, a figure that can be linked above all to the high participation of this community's women in the Italian labour market. The proportion of recipients of parental leave (2.9%) is higher than the demographic weight of the community.

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

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

| Allowance | Ecuador | Incidence of the Community on | Total non-EU beneficiaries | Incidence of non-EU workers on |
|---|---|---|---|---|
| **Wage subsidies** | | | | |
| Ordinary Redundancy Fund | 1,207 | 1.40% | 87,491 | 15.50% |
| Extraordinary Redundancy Fund | 88 | 1.70% | 5,187 | 3.20% |
| Exceptional Redundancy Fund | 2 | 12.50% | 16 | 0.70% |
| Total | **1,297** | **1.40%** | **92,694** | **12.70%** |
| **Unemployment benefits** | | | | |
| NASpI (New social insurance for employees) | 10,417 | 2.30% | 456,263 | 16.70% |
| **Old age, invalidity and survivors' pensions** | | | | |
| Old age | 780 | 1.20% | 62,837 | 0.50% |
| Invalidity | 295 | 1.90% | 15,694 | 1.80% |
| Survivors | 863 | 2.30% | 37,766 | 0.90% |
| Total | 1,938 | 1.70% | 116,297 | 0.70% |
| **Welfare pensions** | | | | |
| Pensions and social allowances | 798 | 1.60% | 51,272 | 6.10% |
| Civil disability pensions | 811 | 2.00% | 41,299 | 4.00% |
| Caregivers' allowance and the like | 992 | 2.10% | 46,645 | 2.10% |
| Total | **2,601** | **1.90%** | **139,216** | **3.40%** |
| **Family Care** | | | | |
| Maternity | 786 | 2.70% | 29,271 | 10.20% |
| Parental leave [6] | 1,000 | 2.90% | 34,140 | 9.50% |
| Family allowance [7] | 51 | 1.00% | 5,225 | 8.30% |

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

*[6] 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 or split months for the mother and a maximum of 7 consecutive or split months for the father.*
*[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.*

# 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 on 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 Ecuador accounted for 5.2% of national GDP in 2024. The country accounts for 2% of total remittance flows from Italy in 2024, down 2% from 2023. Lombardy and Liguria are the two regions from which a total of 68% of remittances to the Latin American country originate (concentrated between Milan 30% and Genoa 20%), followed by Lazio (12%) and Emilia Romagna (6%). With regard to cross-border transfers sent by Ecuadorian citizens to their country of origin, data collected from Italian banks show a 41% increase in volume and a slight decrease (-1%) in the average amount transferred between 2023 and 2024.

**Table 3 – Remittances to Ecuador**

| | |
|---|---|
| Volume of 2024 remittances from Italy | 170.562 (million €) |
| Incidence on total remittances from Italy | 2.1% |
| 2023-2024 % variation | -1.7% |
| Average cost of remitting €150 from Italy (September 2025)[8] | 2.69% |
| Average amount of cross-border transfers from Italian banks | 4,325€ |

*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 to initiate and consolidate the socioeconomic integration process of an individual and his/her family. At the heart of this evolutionary process is access to a current account and the payment system, in addition to increasingly complex needs that correspond to an equal number of financial instruments, including access to credit, investments, forms of accumulation, and the protection of savings.

The traditional notion of financial inclusion has gradually been combined 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 in the future, thus ensuring stability and resilience.

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

In literature, it is associated with four dimensions [9]: the ability to manage current expenditure 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 survey 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 own digital skills to be sufficient. A second key indicator concerns the Bancarization Index: the percentage of adults with a current account being the first step in the process. While the index stands at 97% for Italians [10], for non-EU foreign citizens it reached 90% in 2023, a continuing significant gap. In the case of the Ecuadorian community, the bancarization index reaches a value of up to 99%. A second set of variables allows us 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 - Ecuador**

| | 2023 | 2022 | 2020 | Delta 2020-2023 | Non-EU countries' data |
|---|---|---|---|---|---|
| **Bancarization index** | 77% | 74% | 81% | | 90% |
| **Incidence on the number of bank account holders** | | | | | |
| **Passbooks** | 67.00% | 67.90% | 67.60% | (=) | 60% |
| **Payment services** | 278.80% | 227.10% | 250.40% | (+) | 303% |
| **Financing services** | 74.80% | 56.30% | 69.50% | (+) | 54% |
| **Mortgages** | 14.40% | 13.40% | 14.00% | (=) | 12% |
| **Savings/investment products** | 43.90% | 38.00% | 47.00% | (-) | 25% |
| **Insurance products (Non-Life)** | 36.60% | 27.10% | 33.20% | (+) | 33% |
| **Internet banking** | 69.50% | 55.00% | 60.70% | (+) | 83% |

*Source: CeSPI – Observatory on the Financial Inclusion of Migrants*

*[9] 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.*
*[10] World Bank – Global Financial Index 2022*

A cross-sectional reading of the indicators between 2020 and 2023 is particularly useful for understanding a phenomenon that is by definition dynamic, and which includes, in the 2020-2022 two-year period, the impact of significant shocks related to the pandemic and inflation. The indicators show, on the one hand, a reduction in values during the two-year crisis and, on the other hand, a recovery and further progress in 2023, with the exception of investment products, which suffered the greatest impact, having acted as a buffer.

A comparison with the average data for non-EU citizens highlights certain aspects of the financial well-being of the Ecuadorian community, which shows above-average values for all the main indicators. The community seems to be characterized by an advanced process of financial inclusion, oriented towards savings (particularly in its long-term savings/investment component), with a high capacity to access credit (and therefore to spend), even in the medium- to long-term (mortgages), and to be sensitive to risk protection issues. All these elements support a capacity for resilience and to manage their plans. Although on an uptrend, the figure for internet banking appears to be below average, a sign of the Ecuadorian community's greater difficulty with digitalization processes.

The overall picture therefore reveals a positive and evolving financial well-being profile of the Ecuadorian community in Italy.

# 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[11] (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[12] (2024 average); MLPS, Mandatory Employment Communications Information System (SISCO[13] , at December 31, 2024); INPS, General Actuarial Statistics Coordination (at December 31, 2023); Unioncamere – InfoCamere, Movimprese[14](at December 31, 2024, for foreign-owned companies); data from the main trade unions (CGIL, CISL, UIL, UGL) on members with foreign citizenship (2023).

*[11] 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).*

*[12] 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).*

*[13]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.*

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

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