



Greenback 2.0
REMITTANCES CHAMPION CITIES

Migrants' Remittances from Italy

International remittances and access to financial
services for migrants in Turin, Italy

A Greenback 2.0 REPORT



THE WORLD BANK

MAY 2014



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A survey by



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CONTENTS

FOREWORD AND ACKNOWLEDGMENTS.....	v
LIST OF TABLES AND FIGURES	vii
EXECUTIVE SUMMARY	xi
INTRODUCTION	1
INTERNATIONAL REMITTANCES AND THE ECONOMIC CRISIS: THE CONTEXT OF THE SURVEY	3
The world scenario: large and growing remittance flows.....	3
Italy and Piedmont: a context of severe and protracted economic crisis.....	4
THE GREENBACK 2.0 SURVEY: RESEARCH OBJECTIVES AND DATA COLLECTION	7
Work plan and survey design.....	7
Research objectives	7
Sample structure definition.....	7
Sampling method and surveying technique	8
EMPIRICAL FINDINGS	9
The demographic and economic profiles	9
Job type, occupation, and sectors	11
Individual income	15
Savings & financial inclusions.....	16
Savings.....	16
Banking products and services.....	16
Access to credit.....	18
Microcredit	21
Remittance behaviors: flows and recipients, operator and costs.....	21
Main recipients and motivations.....	21
Channels and Remittance Service Providers.....	23
Volume per transaction and per year	27
Transaction costs: a distorted perception.....	27
Trends in remittances.....	30
Received remittances	31
CONCLUSIONS	35
REFERENCES	37

ANNEX I—FROM THE SURVEY DESIGN TO THE FIELDWORK:	
A METHODOLOGICAL NOTE	39
The Questionnaire	39
Training of interviewers and pilots	40
The fieldwork: sampling strategy and entry points	40
Feedbacks from the fieldwork	42
Data entry, cleaning and analysis	43
ANNEX II—DETAILED STATISTICS.....	45
A. Italy's remittance and foreign resident population data.....	45
B. Survey data: remittances	47



FOREWORD AND ACKNOWLEDGMENTS

With over \$400 billion officially recorded annual flows to developing countries, remittances are a critical source of national and families' income. However, high transaction costs and other inefficiencies in the process often adversely impact migrant workers and their families.

The G8 and G20 have, therefore, set among their objectives the reduction of the average cost of remittances by five percentage points in five years (5x5 objective). Achieving the objective would save \$16 billion per year: these funds would simply remain to migrants and their families and could contribute significantly to improving the living conditions of the migrants themselves as well as reducing poverty in their countries of origin.

Project Greenback 2.0 aims at increasing efficiency in the market for remittances through an innovative approach: promote change inspired by the real needs of the ultimate beneficiaries of international money transfers: the migrants and their families.

In Project Greenback 2.0, Remittances Champion Cities are selected. The World Bank work to implement initiatives aiming at increasing transparency and efficiency in the market for remittance services. The focus is on migrants and their needs. Cooperation between migrants, remittance service providers, and public authorities is key for the achievement of the Project's objectives. Turin, Italy is the first "Remittances Champion City."

In this context, the World Bank commissioned this study, which is the result of the joint efforts of FIERI (Forum of International and European Research on Immigration) and Labor (Laboratorio R. Revelli).

The team included Ferruccio Pastore (Director, FIERI), Eleonora Castagnone (Senior Researcher, FIERI), Claudia Villosio (Senior Researcher, Labor), and Laura Bartolini (Junior Researcher, Labor), whom we all wish to thank. The fieldwork was coordinated by Laura Bartolini and Marta Pinto (Junior Researcher, FIERI). Data were processed and analyzed by Laura Bartolini and Claudia Villosio. The team wish to thank FIERI's interviewers for their great work: Serena Anastasi, Dario Basile, Elena Evangelisti, Agnese Migliardi, Emanuela Roman.

Project Greenback 2.0 is coordinated by Marco Nicolì (Financial Sector Specialist, World Bank). In Turin, the team is coordinated by Viviana Premazzi and includes Romina Carpucci, Leyden Durand, and Khaled Elsadat.

I would like to express our gratitude to all of the participating communities, groups, and associations, the City of Turin and other local authorities and, most importantly, the interviewed migrants who gave us their time and their attention.

Massimo Cirasino
Manager, Financial Infrastructure and Remittances
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List of Tables and Figures

Table 1: Remittance outflows, 2007–2012: first 10 Italian provinces (€ thousand).....	5
Table 2: First three countries of destination in 2012, first 10 Italian provinces	6
Table 3: Main characteristics of the sample, by country of origin	9
Table 4: Documents at the time of first entry in Italy	10
Table 5: Average number of relatives, by country of residence	11
Table 6: Job distribution by type of contract for those arrived before and after 2008	13
Table 7: Distribution by type of occupation,* by gender.....	14
Table 8: Individual income (mean, se mean*)	15
Table 9: To whom do you send money? Remittance recipients, percent of total flows.....	21
Table 10: Average amount sent per year, by recipient	22
Table 11: Number and share of flows per channel, by country.....	24
Table 12: Average amount sent per flows, by type of channel used	27
Table 13: Frequencies of transaction per flow, percent of total flows	28
Table 14: Average amount sent per transaction and per year.....	28
Table 15: Average cost per transaction as percent of the amount sent, by type of channel used.....	29
Table 16: Comparison between actual average costs and perceived average cost.....	29
Table 17: Cost composition (percent), by type of channel used.....	29
Table 18: Intercepted migrants excluded from the survey	43
Table 19: Remittance outflows by Italian Regions, 2012.....	45
Table 20: Remittance outflows by destination country, 2012	46
Table 21: Remittance outflows from the Province of Turin, first 20 destination countries 2005–2012 (€ million)	46
Table 22: Foreign resident population in the Province of Turin, first 20 origin countries, 2003–2011	47
Table 23: Flows' recipients, by main channel.....	47
Table 24: Average amount sent per year (classes), by country	48
Table 25: Average amount sent per year, by recipient	48
Table 26: Average amount sent per year, by type of channel used.....	48
Figure 1: International financial flows, 1990–2016.....	3
Figure 2: Foreign resident population and remittances in Italy, 2005–2012	5
Figure 3: Remittances from the Province of Turin, 2012, first three destination countries (€ million).....	6

Figure 4: The three phases of the research	7
Figure 5: Municipality of Turin: districts	8
Figure 6: Transitions in legal status, between the initial period of residence in Italy and 2013.....	11
Figure 7: Distribution by number of relatives residing in the country of origin	12
Figure 8: Distribution by number of children left in the country of origin (percent of those with children).....	12
Figure 9: Hours worked per week (percent)	13
Figure 10: Sectors of occupation,* percent of total sample	14
Figure 11: Individual income class, by country of origin (percent)	15
Figure 12: Individual income: trend since the arrival in Italy (percent of total subsample)	16
Figure 13: Could you save since the beginning of 2013? If yes, how much?.....	17
Figure 14: Type of savings (percent of those who save)	17
Figure 15: Bank account ownership	18
Figure 16: Types of bank account (percent of total sample).....	18
Figure 17: Number of bank accounts in the HH (percent).....	19
Figure 18: Services and products used (percent of total sample, more than one option allowed).....	19
Figure 19: Type of cards owned (percent of total sample, more than one option allowed)	19
Figure 20: Loans' distribution, classes of € (percentage of migrants with a loan)	19
Figure 21: To whom did you ask for money? (percent).....	20
Figure 22: In case you will need a loan, to whom would you ask?	20
Figure 23: Have you ever heard about microcredit? If yes, did you ever address a microcredit agency?.....	21
Figure 24: What is the money sent used for (percent more than one answer allowed).....	23
Figure 25: Types of channel used to send remittances (percent of total flows).....	24
Figure 26: Operator used, by type (percent of total flows).....	25
Figure 27: Bank operators (percent of total bank operators used).....	25
Figure 28: Where the transaction took place? (percent of total flows)	26
Figure 29: How long does it take for the money to be available at destination? (percent by channel)	26
Figure 30: How did you choose your main channel? (more than one answer allowed).....	27
Figure 31: Pros and cons of main channels, percent.....	30
Figure 32: Did you ever have a problem? If yes, which kind of problem?	30
Figure 33: In case you had problems, did you look for help?.....	31



Figure 34: Since your arrival in Italy, is your main channel changed? (percentage of total sample)	31
Figure 35: What kind of channel did you use at that time? (percentage of those that have changed).....	31
Figure 36: Trend in total amount sent since the arrival in Italy, by country of origin	31
Figure 37: Reasons for a decrease in remittance amount (percent).....	32
Figure 38: Received remittances, by country and person of origin.....	32
Figure 39: Questionnaire structure.....	39
Figure 40: Map of Turin and data collection points	42



EXECUTIVE SUMMARY

“Greenback 2.0-Torino” is a project led by the World Bank, in partnership with the City of Turin, aimed at fostering the development of an efficient and transparent market for remittances. Within this framework, this survey, conducted by FIERI and Laboratorio R. Revelli between July and September 2013, investigated the demand side of the remittance market in the city of Turin, collecting 480 in-depth interviews of migrants from the Moroccan, Peruvian and Romanian communities. These are the three most numerous communities in the city and the largest in terms of remittances sent to the country of origin. The survey is aimed at describing the economic and financial profile of migrants. Specifically, it investigates the interconnected dimensions of financial behaviors—patterns of consumption and savings, remittances and investments, and financial needs and aspirations. Strong emphasis is given to remittance services and access to different types of financial products and services.

Interviewed migrants differ by country of origin, gender, length of stay in Italy, type of occupation and related economic stability. Moroccans and Peruvians tend to have larger families than Romanians, considering both relatives in the origin country and in Italy. Moroccan migrants show on average a longer presence in Italy and hence a higher rate of family reunification than both Peruvians and Romanians, which instead often report to have children left in the country of origin. As for economic conditions and level of integration into the Italian labor market, differences arise across the subsamples and by gender. Romanians report the highest average monthly income, while Moroccans have the lowest earnings. This differentiation is consistent with the job and sector specialization of the three subsamples: Moroccan migrants, mostly men, are employed in manufacturing and construction, while many Peruvians and Romanians, especially among women, are employed in the care and domestic sector and seem to have more stable and higher earnings. Moreover, the relatively better economic condition among Romanians can also be attributed to their acquisition of the EU citizenship in 2007, which may facilitate their economic integration and stability.

Collected data suggests, on average **a good level of economic and financial integration of interviewed migrants**, who, on average, declared high usage of financial products and instruments connected to a bank account, while microcredit is not popular and used very marginally.

As for the remittance service providers and channels for sending remittances, **83 percent of all recorded remittance flows are sent in cash through a money transfer operator**, and only a very small proportion through a bank account, a prepaid card, or twin cards. Although transaction costs are often deemed to be the crucial element in deciding if and how often to send remittances, remittance behaviors also seem to respond to other important characteristics of each channel and service provider, such as the

availability of agencies at origin and at destination, the easy access for recipients to withdraw the money, the relative transaction speed, etc.

The analysis depicts a **widespread misperception of transaction costs and overall service conditions by migrants**. Remitters have low awareness of costs' composition and often do not consider the presence of exchange rate's margins and fixed costs at destination, irrespective of the preferred remittance service provider. Moreover, highly frequent flows are associated with low-value transactions, which imply an overall higher weight of fixed costs on the total amount sent per year. These characteristics suggest there is **room for improvement in terms of competitiveness and transparency of all remittance service providers and the need for greater awareness and financial literacy and management skills among remitters**.

The survey also provides a picture of trends and changes in migrants' behaviors since arrival in Italy and demonstrates the **impact of the current economic crisis** on income and remittance flows. Declining economic conditions in the migrant communities depends, among other things, on different job specializations within the Italian labor market. Nevertheless, our empirical data show on average a severe situation in which the **protracted economic instability** is threatening the overall level of economic integration of migrants and their capacity to keep remittance flows constant over time. In this regard, it is worth noting the role of reverse remittances, which represent the support from the origin household to migrants' income to overcome the period of crisis. Nevertheless, comparing trends in income and remittances, for the time being **migrants' remittances seem to be more resilient than income to the worsening of economic conditions** in Italy in the last five years.

1

INTRODUCTION

Migrants' remittances represent a substantial amount of money both in terms of contribution to family income in the origin country and the aggregated financial inflows for receiving economies.

In 2013, the World Bank launched “Project Greenback 2.0—Remittances Champion Cities” and selected Turin, which is located in the Northern part of Italy, as the first “Remittance Champion City.”¹ The Project aims at investigating the local market for international remittances and at favoring changes both on the supply and demand side, in order to boost transparency and efficiency and respond to the actual needs expressed by remittance senders and beneficiaries—the migrants, their families, and their origin countries in general.

As a part of the Project, FIERI (Forum of International and European Research on Immigration) and Labor (Laboratorio R. Revelli) conducted a survey on migrants residing in Turin to explore their level of financial inclusion and their prevalent practices in sending remittances to their origin countries, with special attention to changing trends in a time of deep economic crisis.

This Report starts by presenting the international and Italian context of international remittance flows in the past decade, as a general framework of the study (Chapter 2). The connection between the labor market integration of migrants with the more general economic trends in their destination

countries is a crucial issue in the current academic and political debate. Trends and impacts of the economic crisis reflect themselves in micro-behaviors and affect also the transnational activities of migrants. Chapter 3 presents the objectives of the research and the related survey design and sampling techniques for the fieldwork, while a specific methodological note is added at the end of the Report on the fieldwork phase. Chapter 4 focuses on empirical findings from the analysis of the 480 interviews collected. After a brief description of demographic and economic conditions of interviewed migrants, the core of this section is devoted to the analysis of migrants' attitudes and behaviors in sending remittances, in engaging in investments and savings, and to explore changes across time and according to their occupational status at destination. In light of the global commitment to the reduction of remittance costs² as a part of a more comprehensive strategy to foster the migration and development nexus, a specific section deals with remittance service providers and remittance costs revealing still room for improvement for the development of a competitive and transparent remittance market.

The conclusive chapter highlights the main empirical findings and suggests further lines of analysis on migratory models, migrant economic integration and transnationalism from the collected empirical evidence.

¹ For more information on Project Greenback 2.0 visit <http://remittanceprices.worldbank.org>

² A global effort is in place for the reduction of remittance prices. The so-called “5x5 objective” was adopted by the G8 at the 2009 L'Aquila Summit where the commitment was made “to achieve in particular the objective of a reduction of the global average costs of transferring remittances from the present 10 percent to 5 percent in five years.” In 2010, the G20 committed to a “significant reduction in the cost of remittances” and established a Development Action for Remittances.

2

INTERNATIONAL REMITTANCES AND THE ECONOMIC CRISIS: THE CONTEXT OF THE SURVEY

The world scenario: large and growing remittance flows

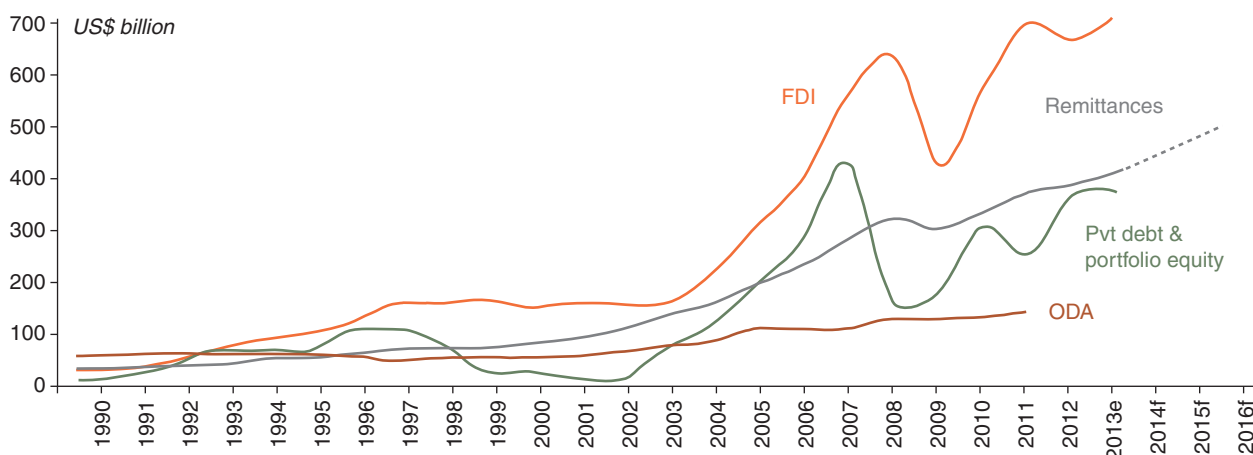
Since the late 1990s, officially recorded monetary remittances sent by international migrants to their origin countries have exceeded official development assistance (ODA) and portfolio investments. Remittance growth rate in real terms has been impressive, especially in the decade preceding the 2008 financial crisis (1999–2008). Re-gaining momentum after the negative shock experienced during 2008–2010 as a consequence of the global economic and financial crisis, remittance flows to developing countries reached an estimated \$401 billion in 2012 (+5.3 percent compared with 2011: World Bank, 2013a) and are expected to increase by 6.3 percent to reach \$414 billion in 2013 (World Bank, 2013b).

Compared to foreign direct investments (FDI), remittances proved to be less volatile and more resilient to idiosyncratic shocks of the economic

cycle. Indeed, remittances remained remarkably stable in the wake of the recent financial crisis, compared to other types of international financial flows (World Bank, 2011). Moreover, compared to official development assistance, which represents all financial flows provided by national and multilateral official agencies in order to promote economic development and welfare of developing countries, remittances seem to have a more direct impact in fighting poverty and promoting social development at the household level (see for example de Haas, 2007).

The possible risks of imbalances in the exchange rate, due to a non-negligible inflow of foreign currencies (US dollars and euro, above all) in receiving countries, have proved to be serious only in very few cases (El Salvador and Moldavia, see Ratha, 2007). Still receiving countries should avoid becoming excessively dependent upon remittances since significant annual variations in inflows are fairly common at the country level.

FIGURE 1: International financial flows, 1990–2016



Source: World Bank, 2013b:2

Many important issues are related to the study of remittance flows and of migrants' behavior in sending money to their households and countries of origin. International development institutions, academics and policy makers have progressively integrated migration and remittances into the development discourses, policies and programs. Motivations behind remittances have been deeply investigated (see for example Rapoport and Docquier, 2005) as well as the extent to which remittances affect recipient households' wellbeing, investment and consumption levels in the receiving countries all play an insurance role against external shocks. Also the study of remittances may shed some lights on intra-household resource allocation, disentangling preferences and behaviors of migrants and individual household members that receive the money (Yang, 2011).

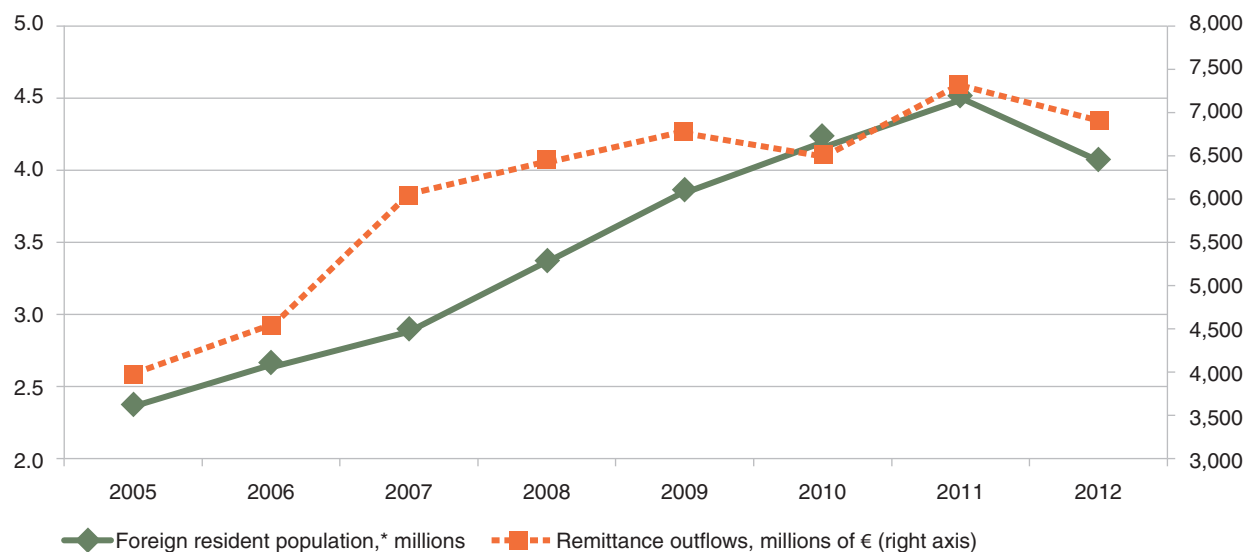
Both receiving and sending countries play a role in building an appropriate and transparent framework to manage remittance flows in the most efficient and productive way at the macro as well as at the micro (household) level. In this respect, immigration countries can act on regulation of remittances service providers (RSP) and channels in order to facilitate access to formal and transparent services for remitters, to diminish costs and inefficiencies and to lower the

interconnections between informal systems and international criminal activities (money laundering, terrorism, etc.; World Bank, 2013b). Types of RSP and channels differ a lot in terms of transfers' speed, distribution of agencies in both sending and receiving countries, administrative burdens and costs. The issue of sending costs is one of the most debated at the international level (Yang, 2011; Gibson et al, 2006) and one where the multilateral action taken by the World Bank and other organizations with private actors is more effective. Field studies have shown that terms and conditions of remittances services are too often not fully and easily available to senders, who might not be able to perceive all the components of the final cost and to then choose the more appropriate RSP for their needs (World Bank, 2007). The structure and accessibility of the remittance market is also strictly connected to the wider issue of migrants' financial inclusion.

Italy and Piedmont: a context of severe and protracted economic crisis

Our empirical investigation has been conducted in a context of severe and protracted economic crisis in Italy, which since 2008 has dramatically

FIGURE 2: Foreign resident population and remittances in Italy, 2005-2012



Source: Istat and Bank of Italy.

*Break in series in 2011: from 2012 data are adjusted for new Census data.

affected both the native and the immigrant population. Immigrant workers are often deemed to suffer more in terms of employment and income reduction than Italian workers because of their relatively weaker contractual position, their lower education level, their concentration in highly procyclical economic sectors such as manufacturing and the construction industry (among the more recent contributions on this issue, see Fondazione Leone Moressa, 2013; Pastore et al, 2013; Bonifazi and Marini, 2013; Ministero del Lavoro, 2013; but also Ricucci, 2011).

Data on remittance outflows confirm the negative economic conditions of migrants residing in Italy. Differing from the global trend, remittances from Italy showed a sensible decline in 2011–2012, with the overall amount sent in 2012 close to the level of 2009. Official data provided by the Bank of Italy on MTOs, banks, Poste Italiane, and other financial institutions (Fondazione Moressa, 2013:111–112), show that the decrease in the total remittance volume is due more to the decrease in the number of remitting migrants than to the decrease in the amount sent by each of them (on average, 1673 € per year in 2012). The decrease in the number of remitting migrants and in the total outflows from Italy is even more

striking if one considers that the total migrant population residing in the country kept growing, although at a slower pace, also in the last years of economic downturn.

Almost half of the entire remittances flow is sent from only two regions, Lazio and Lombardy. Piedmont represents 4.2 percent of remittances outflows and the Province of Turin is the seventh for volumes after those of Rome, Milan, Naples, Prato, Florence, and Catania. While China alone is the destination of almost 40 percent of all remittances sent from Italy, differences at the province level reflect the different composition of migrant population across Italy (see the Annex I-A for more detailed data).

In line with national and local official data, our study confirms the negative trends in income and economic stability for migrants residing in Turin (see Fig. 3). Although there are non-negligible differences among migrant communities, which are mainly driven by their different economic integration and labor market specializations, the average economic conditions are worsening since the outbreak of the economic crisis in 2008 with a sensible impact on remittance behaviors and prospects (Fullin & Reyneri, 2013).

TABLE 1: Remittance outflows, 2007–2012: first 10 Italian provinces (€ thousand)

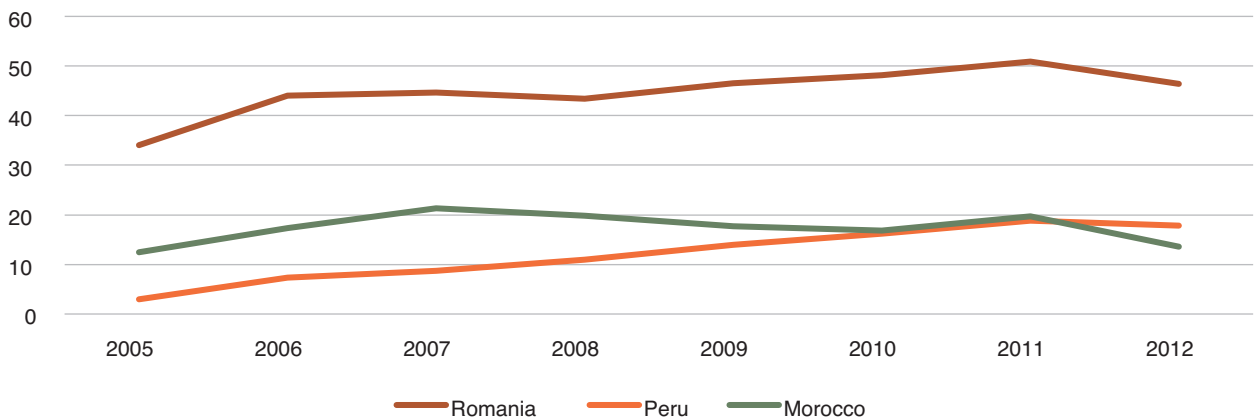
	2007	2008	2009	2010	2011	2012		2011–2012
	a.v.	a.v.	a.v.	a.v.	a.v.	a.v.	%	% var.
Rome	1,500,353	1,697,718	1,784,703	1,786,274	2,040,017	1,938,168	28.40	-5.00
Milan	824,860	862,825	897,412	941,826	1,031,305	965,969	14.10	-6.30
Naples	170,810	183,887	240,856	225,751	305,707	295,600	4.30	-3.30
Prato	449,739	415,823	485,559	191,699	249,102	208,458	3.10	-16.30
Florence	244,295	254,110	253,728	207,345	233,604	197,194	2.90	-15.60
Catania	50,754	57,736	77,992	93,402	156,095	178,292	2.60	14.20
Turin	180,411	180,361	180,262	180,538	193,321	164,577	2.40	-14.90
Brescia	127,297	132,627	131,617	132,094	152,763	134,645	2.00	-11.90
Genoa	95,313	109,471	116,682	119,319	122,450	110,734	1.60	-9.60
Boulogne	126,135	138,722	130,773	130,700	131,858	108,989	1.60	-17.30
Total	6,039,255	6,376,949	6,747,818	6,572,224	7,394,398	6,833,116	100	-7.60

Source: Own calculations based on Bank of Italy dataset on remittances (last update October 2013).

TABLE 2: First three countries of destination in 2012, first 10 Italian provinces

	1°	Row %	2°	Row %	3°	Row %	Tot. %
Rome	China	72.6	Philippines	6.0	Romania	5.4	84.0
Milan	China	46.1	Philippines	12.5	Peru	7.0	65.6
Naples	China	53.9	Ukraine	7.1	Romania	2.7	63.7
Prato	China	90.0	Romania	1.6	Morocco	1.5	93.1
Florence	China	36.5	Philippines	10.6	Peru	9.5	56.6
Catania	China	76.5	Romania	7.9	Sri Lanka	2.2	86.6
Turin	Romania	28.2	Peru	10.8	Morocco	8.2	47.2
Brescia	China	14.7	India	13.5	Romania	10.6	38.8
Genoa	Ecuador	28.1	Romania	9.1	Senegal	6.7	43.9
Boulogne	Philippines	15.0	Romania	13.8	China	13.2	42.0
Total	China	39.1	Romania	11.9	Philippines	5.4	56.4

Source: Own calculations based on Bank of Italy dataset on remittances (last update October 2013).

FIGURE 3: Remittances from the Province of Turin, 2012, first three destination countries (€ million)

Source: Own calculations based on Bank of Italy dataset on remittances (last update October 2013).

3

THE GREENBACK 2.0 SURVEY: RESEARCH OBJECTIVES AND DATA COLLECTION

Work plan and survey design

As illustrated in Figure 4, the research was composed by three interconnected phases: 1) the research design and the definition of the sample structure, 2) the data collection, registration, and analysis, and 3) the preparation of the final report.

This section presents the main characteristics of the research and survey design, while a more detailed description of the fieldwork, with notes on questionnaire's definition process, data collection and registration is presented in the Methodological Note (Annex I).

RESEARCH OBJECTIVES

The main objective of the Study was to explore financial needs and behaviors of migrants residing in the city of Turin, with a focus on patterns of remittances, financial inclusion, and access to banking services in Italy. The survey investigates migrants' relation with banks, their savings allocation in Italy and their origin countries, and the possible changes since the beginning of their

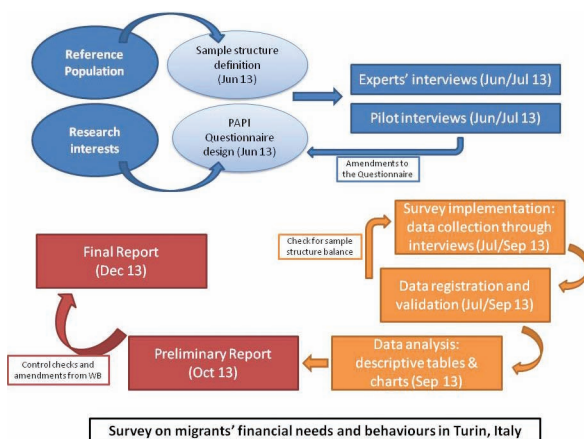
migratory experience in Italy, also highlighting the impact of the economic crisis on remittance flows. In particular, the study aimed at investigating two interconnected dimensions:

- Financial behaviors: remittance sending, consumption and savings, investments in the origin country, insurance and other financial services;
- Financial needs and aspirations in terms of costs, availability, and accessibility to different types of financial products and services, with stronger attention to remittance services.

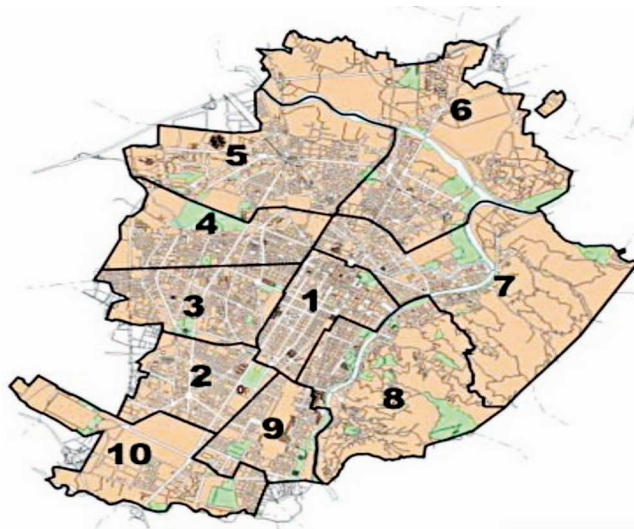
SAMPLE STRUCTURE DEFINITION

In 2012, the number of foreign citizens residing in the Municipality of Turin was 142,157, representing 16 percent of the total population (Comune di Torino, 2013³). According to this data, Romania, Morocco and Peru are the first three countries of origin, representing almost 60 percent of total migrant population. The largest represented immigrant community is the Romanian community (56,438 individuals, 40 percent of the total immigrant population), which mostly resides in the 5^o District *Borgata Vittoria, Le Vallette, Madonna Di Campagna* (ibid.). The second largest community is the Moroccan community (20,577 individuals, 14 percent of total migrant population), which is mainly concentrated in the 6^o District *Barriera di Milano, Falchera, Regio Parco*. Peruvians represent around 7 percent of total migrant population (9,569 individuals) and are mostly found in the 3^o District *Cenisia, Pozzostrada, San Paolo* (see Fig. 5).

FIGURE 4: The three phases of the research



³ Available figures at the municipality level are not yet adjusted for the new data from the last general Census of 2011. Istat (Italy's National Institute of Statistics) is currently updating and adjusting population historical data since 2001. See Annex II-A for historical trends in foreign resident population in the Province of Turin by country of origin.

FIGURE 5: Municipality of Turin: districts

Romania, Peru and Morocco are also the first three destination countries of remittances from the Province of Turin, representing respectively 28.2 percent, 10.8 percent, and 8.2 percent of all outflows (Fondazione Moressa, 2013; Banca d'Italia, 2013). At the same time, these three countries differ in their geographical position, socio-economic condition, and modes of migration to Italy.

For all these reasons, the research focuses on these three nationalities and the sample is constructed of three equally large subsamples according to the citizenship at birth of the interviewees:

- Subsample 1—Short-range EU: Romania
- Subsample 2—Short-range non-EU: Morocco
- Subsample 3—Long-range: Peru

The total sample size is 480 individuals. The sample is composed of foreign-born individuals residing in the city of Turin at the time of the interview, including naturalized immigrants, from the three selected countries, between 18 and 64 years old.

Each subsample is stratified according to the length of stay in Italy, with around 20 percent of interviewed migrants who have a 'short' migratory experience (of five years or less) and arrived after 2008. Subsamples are not equally stratified by gender, which has been assumed to be less significant with regard to the survey's objectives. Nevertheless, the final gender composition offers

an interesting picture of migrant population within each community.

To be included in the sample, the interviewed migrants had to comply with four pre-requisites:

1. to have resided in Italy for at least one year (with or without a regular residence status);
2. to live in the city of Turin (or in one of the surrounding municipalities of the metropolitan area);
3. to have an income (through any type of job or occupation); and
4. to have sent remittances to his/her country of origin at least once since the beginning of 2013.

Sampling method and surveying technique

Although administrative data exist on the distribution of migrant citizens in the city of Turin (e.g. *Anagrafe*, the Municipal Residence Registry), up-to-date data on their structure in terms of employment status and on the presence of irregular residents are scarcely available. Hence, since the reference migrant population is not completely known in advance, a "center sampling technique" has been applied in order to design a balanced sample (Blangiardo, 2004; Blangiardo et al, 2011).

As a preliminary step, a significant and representative number of "centers" in Turin has been identified: migration association and organizations, places of work, entertainment, health-care and meeting centers, social-informal services etc. From that list of aggregation centers, the sample was defined by applying two basic criteria of the "snowball sampling" (see Annex I for more details on this method):

- no more than 10 contacts/interviews from the same entry point or key informant (reference person);
- no more than five contacts/interviews from an individual already included in the sample.

The survey has been conducted by a team of six interviewers through paper and pencil interviews (PAPI), using printed questionnaires administered face-to-face and lasting about 20–30 minutes each. The questionnaire is structured with closed-ended questions, skips and connected sections.

4

EMPIRICAL FINDINGS

The demographic and economic profiles

The average profile of the final sample is reported in Table 3, which includes statistics on gender, age, length of stay in Italy, and education level of the 480 interviewed individuals.

The overall sample is relatively gender-balanced (43 percent of interviewed migrants are women).

Nevertheless at the subsample level, gender differences are more evident: of the migrants interviewed women represented 61 percent of the Romanians, 54 percent of the Peruvians, and only 14 percent of the Moroccans. Indeed, interviewers found it particularly difficult to intercept Moroccan women complying with the survey criteria, mainly because of the low activity rate of female Moroccans compared to the one of their Peruvian and Romanian counterparts.

TABLE 3: Main characteristics of the sample, by country of origin

		Morocco		Peru		Romania		Total	
		Freq.	Col %	Freq.	Col %	Freq.	Col %	Freq.	Col %
Sex	Male	136	85.53	74	45.96	62	38.75	272	56.67
	Female	23	14.47	87	54.04	98	61.25	208	43.33
Arrival in Italy	Before 2008	128	80.5	117	72.67	121	75.63	366	76.25
	After 2008	31	19.5	44	27.33	39	24.38	114	23.75
Age class	18-24	17	10.69	2	1.24	19	11.88	38	7.92
	25-29	18	11.32	8	4.97	23	14.38	49	10.21
	30-39	69	43.40	63	39.13	56	35.00	188	39.17
	40-49	44	27.67	52	32.30	38	23.75	134	27.92
	50-59	9	5.66	30	18.63	22	13.75	61	12.71
	60+	2	1.26	6	3.73	2	1.25	10	2.08
Education level	None	6	3.77	0	0.00	0	0.00	6	1.25
	Elementary	7	4.40	0	0.00	2	1.25	9	1.88
	Lower second	63	39.62	26	16.15	21	13.13	110	22.92
	Upper second	58	36.48	95	59.01	94	58.75	247	51.46
	Post-sec, non ter.	0	0.00	1	0.62	27	16.88	28	5.83
	Short-cycle ter.	1	0.63	1	0.62	0	0.00	2	0.42
	Bachelor	11	6.92	10	6.21	9	5.63	30	6.25
	Master	13	8.18	28	17.39	7	4.38	48	10.00
Marital status	Married	83	52.2	78	48.45	74	46.25	235	48.96
	Separated	8	5.03	14	8.7	6	3.75	28	5.83
	Divorced	7	4.4	13	8.07	19	11.88	39	8.13
	Widow			1	0.62	2	1.25	3	0.63
	Single	56	35.22	34	21.12	32	20.0	122	25.42
	Cohabiting	5	3.14	21	13.04	27	16.88	53	11.04

TABLE 3: Main characteristics of the sample, by country of origin (continued)

	Morocco		Peru		Romania		Total	
	Freq.	Col %	Freq.	Col %	Freq.	Col %	Freq.	Col %
Italian citizenship acquisition	15	9.43	10	6.21	3	1.88	28	5.83
<i>By gender</i>	<i>M</i>	<i>F</i>	<i>M</i>	<i>F</i>	<i>M</i>	<i>F</i>	<i>M</i>	<i>F</i>
Age, avg.	36.6	37.1	42.1	41.1	35.9	38.1	37.9	39.3
Length of stay in Italy, avg.	10.9	10.6	8.8	10.7	9.4	8.6	10.0	9.7
Years of schooling, avg.	10.5	12.4	13.1	13.4	12.5	13.0	11.7	13.1
Total	159	100	161	100	160	100	480	100

* Education levels follow the ISCED international classification (Unesco). The post-secondary non tertiary class includes all vocational or university courses after the high school diploma and which last no more than one year.

With regard to formal qualifications and competences, the number of migrants with an elementary level of education (or lower) is low for each of the three subsamples, and the average level of education of the sample is relatively high (10 percent hold a master's degree, 7 percent a bachelor degree, 51 percent a high school level degree). Here too, however, differences among the three sub-groups are evident. Peruvians show the highest level of education attained (59 percent with a high school diploma and 17 percent with a master's degree), closely followed by Romanians (59 percent with a high school diploma, 17 percent with a non-university qualification after the high school diploma). Almost 40 percent of Moroccans attained a lower secondary school diploma, while 37 percent an upper secondary diploma. In only 25 percent of cases migrants are sure that their level of education is recognized in Italy, regardless to where it was attained. It is worth noticing that 7 percent of migrants have

achieved their highest education level in Italy and that 35.6 percent of them have attended some sort of professional and/or vocational training courses in Italy, with high variations in terms of length (from one month to two years) and subject of the course (from carpentry to health care, from computer science to cooking).

Almost half of the interviewed migrants are married. Moroccans have the higher level of single individuals (35 percent), while among Romanians and Peruvians there is a higher incidence of separated or divorced individuals (respectively 18 percent and 16 percent).

At the time of first entry in Italy, one third of the sample had a tourist visa (33.3 percent), one quarter was totally undocumented (25.4 percent), and only a 15.6 percent of the sample had a visa for work reasons (see Table 4).

TABLE 4: Documents at the time of first entry in Italy

	Morocco		Peru		Romania		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Visa—work	35	22.01	30	18.63	10	6.25	75	15.63
Visa—student	9	5.66	1	0.62	2	1.25	12	2.50
Visa—family reasons	19	11.95	19	11.80	2	1.25	40	8.33
Visa—tourism	26	16.35	65	40.37	68	42.50	159	33.13
Visa—not needed	8	5.03	1	0.62	53	33.13	62	12.92
Visa—other*	1	0.63	2	1.24	3	1.88	6	1.25
Undocumented	59	37.11	43	26.71	20	12.50	122	25.42
Do not answer	2	1.26	0	0.00	2	1.25	4	0.83
Total	159	100	161	100	160	100	480	100

* Other type of visas includes: religious, professional exchange, and visa released by another EU Member State.

As for the legal status, 25 percent of the interviewees declared they were undocumented at the time of their arrival in Italy, while in 2013 only 7.5 percent of them (all among Moroccans) are without a regular permit of stay. These figures are in line with the migration policy and regulation prevalent in Italy in the last two decades (Salis, 2012; Reyneri, 2007), which have progressively restricted regular possibilities of entering the country to work and have at the same time allowed more than 1.6 million foreign individuals to regularize their legal status through successive amnesties between 1986 and 2009 (IDOS, 2013: 119).

Probably because of their longer length of stay in Italy, the highest share of EU long-term residence permits is found among Moroccans (27 percent of them), who also present the highest rate of citizenship acquisition (9 percent of the subsample). The vast majority of Peruvians hold a renewable residence permit linked to their job position (75 percent of them), while Romanians no longer need a permit to stay or reside in Italy after the accession to the EU in 2007. Romanians also seem to be less interested in the naturalization processes.

Table 5 and subsequent figures present the composition of migrants' families. Interviewees were asked to list all their first grade relatives (parents, siblings, partners and children), residing in Italy, in their origin country or elsewhere.

TABLE 5: Average number of relatives, by country of residence

	Total	In the Origin Country	In Italy	In Other Countries
Morocco	7.00	4.72	2.16	0.27
Peru	6.92	4.24	2.45	0.21
Romania	4.58	2.38	2.06	0.16

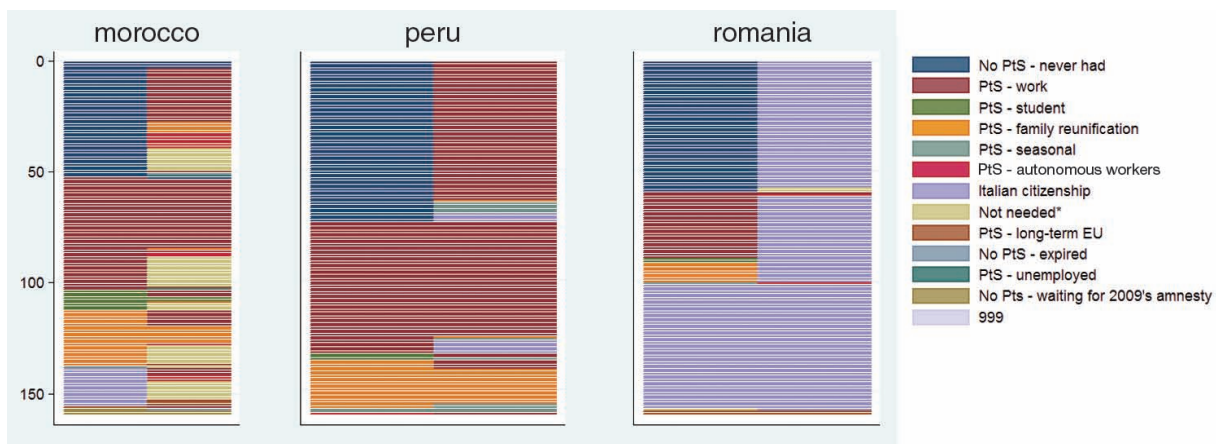
Moroccan and Peruvian families are larger, on average, than Romanian ones. Among those with children, the vast majority reside with them: the number of children left in the country of origin is quite low among Moroccan migrants (24.3 percent) and slightly higher for Peruvians (39.8 percent) and Romanians (31.7 percent).

JOB TYPE, OCCUPATION, AND SECTORS

All migrants included in the sample and interviewed were employed, in order to ensure that they had control over economic resources in relation to remittance decisions. This section briefly presents the job position, the prevalent sector of occupation and the distribution of earnings of the sample.

Migrants were asked to describe their main job or occupation, the one they consider the most important in terms of hours, earnings or stability, without prejudice for informal occupations,

FIGURE 6: Transitions in legal status, between the initial period of residence in Italy and 2013



The figure represents transition in legal status from "initial period of residence" (spell 1) to 2013 (spell 2), in absolute values by country of origin. All possible conditions—types of permit to stay, documents or reasons for the lack of them—were considered. The category "Not needed" includes migrants entered when Italy's immigration law did not require a permit to stay, and European citizens (mostly Romanians after 2007). The "999" indicates the very low share of migrants which refused to answer.

FIGURE 7: Distribution by number of relatives residing in the country of origin

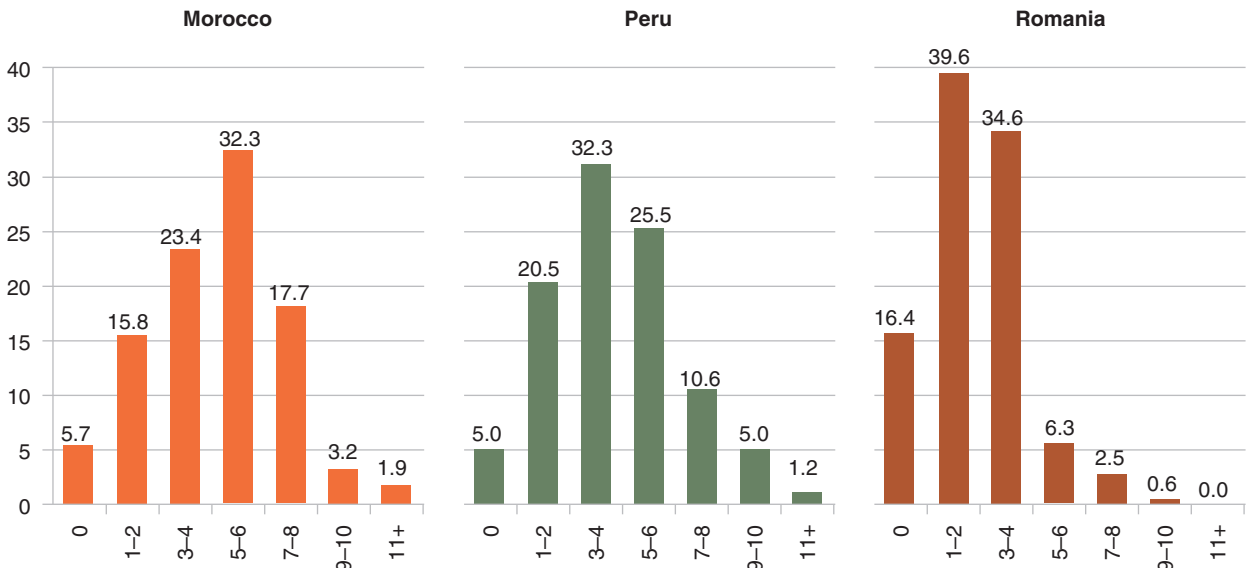
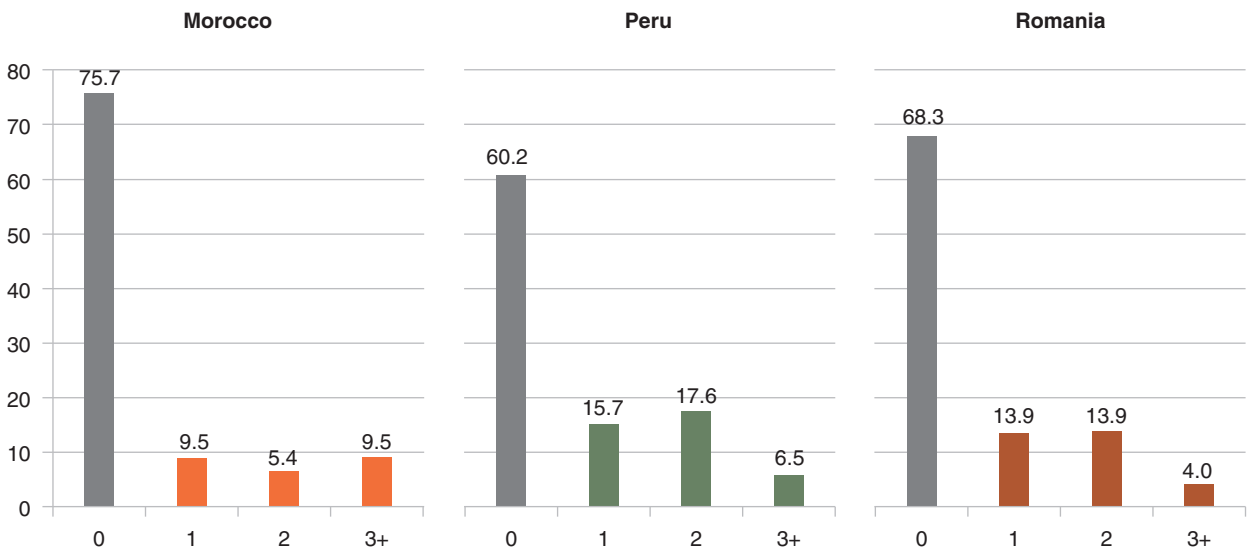


FIGURE 8: Distribution by number of children left in the country of origin (percent of those with children)



non-regular jobs etc. Table 6 presents the distribution of job types among migrants, who specified if the arrangement included a formal, written contract or not. Among dependent workers, 12 percent of those who arrived before 2008, and 21 percent of those that arrived after 2008, declared to work without a regular contract. The majority of them declared to work as domestic workers (both health care and domestic services) or in the food service (restaurants, small ethnic food shops). The lack of regular contractual arrangements is higher among autonomous

workers (27.5 percent and 58.3 percent respectively among those arrived before and after 2008), although they represent less than a quarter of the total sample. In particular, small retailers and peddlers in outdoor markets often state to be non-regular.

Interviewees tended to declare the official number of hours worked per week, as stated in the contract or in the agreement with the employer. However, while many of them reported to work part-time (less than 40 hours per week), they

TABLE 6: Job distribution by type of contract for those arrived before and after 2008

	Before 2008				After 2008			
	Contract		Total	Tot %	Contract		Total	Tot %
	No	Yes			No	Yes		
Dependent	46	232	278	76.0	24	76	100	87.7
Co.co.co/project worker		6	6	1.6				
Occasional	4	5	9	2.5	1		1	0.9
Autonomous—employer		6	6	1.6		2	2	1.8
Autonomous—P.IVA*	2	16	18	4.9				
Autonomous—own	13	18	31	8.5	6	2	8	7.0
Autonomous—family firm	1		1	0.3	1		1	0.9
Autonomous—coop. member		2	2	0.5				
Coop. member & employee		15	15	4.1		2	2	1.8
Total	66	300	366	100	32	82	114	100
Total percent row	18.0	82.0	100		28.1	71.9	100	

*Partita IVA is the Italian VAT identification number, assigned to firms and autonomous workers for value added tax purposes.

also admitted to working more than the official number of hours, where the difference is paid outside the contract, with no fiscal contributions or taxes paid for them. Moreover, 19 percent of the sample stated to have one or more second jobs in addition to the one described in detail. Hence, the total amount of hours worked as presented in Figure 9 and the overall level of irregular work is surely underestimated.

Following the official classification of professions provided by ISTAT, which distinguishes jobs in terms of their content (tasks, responsibilities) and their level of qualification, a “gendered”

specialization seems to apply to each of the three subsamples. Indeed, roughly half of the interviewed women tend to be classified as qualified workers in trade and services, a category which comprises also qualified health workers. Men seem to be more represented in the productive sectors as industrial workers and farmers (66 percent of Romanian males, 30 percent of Moroccan males). High percentages of Moroccans and Peruvians, both males and females, are employed as non-qualified workers in occupations within the service and the productive sector, which do not require any kind of specific skills or qualifications (around 30 percent and 50 percent respectively).

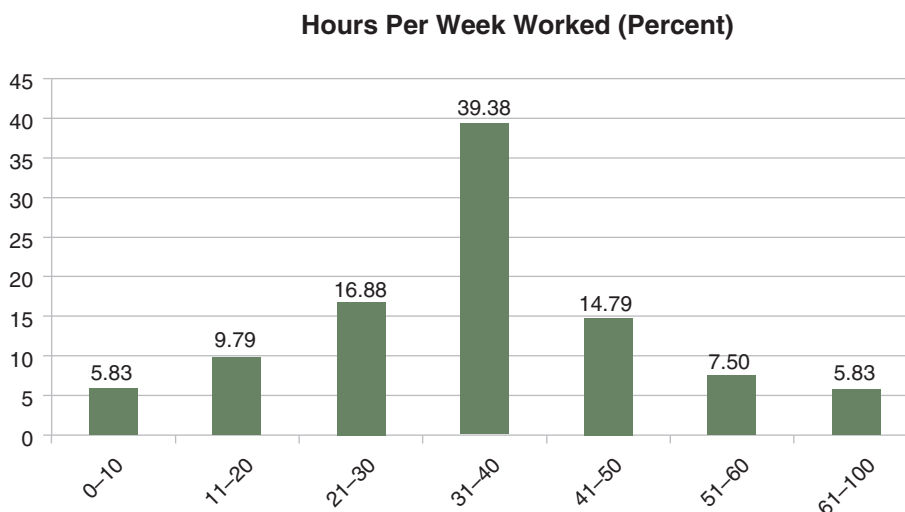
FIGURE 9: Hours worked per week (percent)

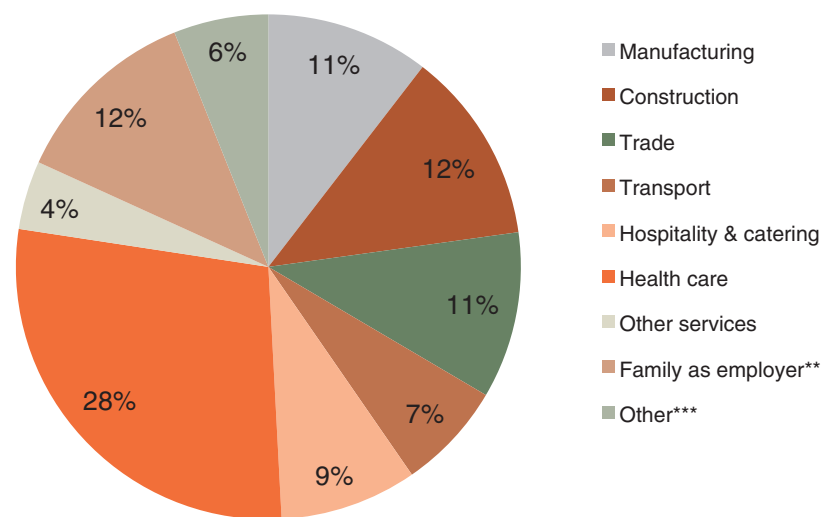
TABLE 7: Distribution by type of occupation*, by gender

	Morocco				Peru				Romania				Total			
	M		F		M		F		M		F		M		F	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
High professionals**	8	6.0	3	13.0	2	2.7	6	6.9	6	9.7	9	9.2	16	5.9	18	8.7
Qualified w. in trade & services***	33	24.6	12	52.2	22	29.7	36	41.4	4	6.5	50	51.0	59	21.9	98	47.1
Workers & farmers	40	29.9	0	0.0	11	14.9	1	1.1	41	66.1	2	2.0	92	34.1	3	1.4
Drivers of machines & transp.	14	10.4	1	4.3	3	4.1	0	0.0	3	4.8	0	0.0	20	7.4	1	0.5
Non-qualified workers	39	29.1	7	30.4	36	48.6	44	50.6	8	12.9	37	37.8	83	30.7	88	42.3
Total	134	100	23	100	74	100	87	100	62	100	98	100	270	100	208	100

* Occupation categories follow international classifications and ISTAT codes, in the table above at the lowest level of disaggregation (1 digit).

** High professionals include Lawyers & managers, High technicians, High professionals, Executive officers.

*** Qualified workers in trade and services include all qualified workers in trade services (shop keepers, retailers), in catering and accommodation services (cooks, barmen), in health care and social services (nurses, care workers), in cultural and personal services.

FIGURE 10: Sectors of occupation,* percent of total sample

* Sectors of occupation follow the international classification ATECO 2007-ISTAT.

** It includes all workers whose employer is a family (not a private or public firm). In this category are comprised housekeepers and all domestic workers in general.

*** Residual, it includes: agriculture, electricity prod., science, rental, entertainment, communication and financial services.

The distribution of our sample by sector of employment is consistent with the latest available data on the migrant workforce in Italy (Ministero del Lavoro, 2013). The service industry employs more than half of all interviewed migrants, with a strong predominance in health care services (28 percent), followed by services for which

families are the direct employers (12 percent: housekeeping, elderly and children domestic care etc.), and hospitality and catering (9 percent: restaurants, hotels, ethnic food shops etc.). Manufacturing and construction represent, respectively, 11 percent and 12 percent of total employment in the sample. Although not shown here in detail,

there are significant differences in the gender distribution among specific sectors of employment. Male migrants are concentrated in the construction, manufacturing, and transportation industries, while women are overrepresented in the health care and domestic sector. The composition of the hospitality and catering sector is more gender balanced. The overall and gender distribution of sampled migrants among sectors is also consistent with their length of stay and the historical pattern of quotas and amnesties in the last 20 years, which also had an impact in determining the specialization of migrant workforce in the Italian segmented labor market (Ministero del Lavoro, 2013; Salis, 2012; Reyneri, 2007).

INDIVIDUAL INCOME

Table 8 shows individual income averages for the three subsamples disaggregated by gender. On average, Romanians declare the highest individual monthly income (1,295 euro for men, 898 euro

TABLE 8: Individual income (mean, se mean*)

	Men	Women
Morocco	€ 931.79 35.66	€ 815.00 54.49
Peru	€ 1,020.00 35.60	€ 851.78 37.21
Romania	€ 1,295.08 54.04	€ 898.47 43.73
Total	€ 1,037.65 25.20	€ 869.98 26.56

* The standard error of the mean (SE) is the standard deviation of the sample-mean's estimate of a population mean. It shows how close to the population mean the sample mean is likely to be. SE is used to calculate the confidence interval of an estimate.

for women), while the lowest individual monthly income is declared by Moroccans (932 euro for men, 815 euro for women). Gender differentials persist even within each of the three subsamples and the total average income gap between men and women is of 168 euro per month.

On average, individual incomes are higher for those who arrived before 2008 than for those who arrived after that year, but among older migrants there is a more widespread distribution of income. A longer migratory experience in Italy is associated with a better integration into the labor market, more mobility and more diversification of income careers, while newly arrived migrants had less time and fewer opportunities to improve their earnings and are still clustered around the income class €501–€1000 per month. Newly arrived Moroccans show the highest percentage of individuals earning less than €500 per month. Moreover, the composition of sampled migrants among types of occupation and sectors of employment helps explain the differentiated impact of the economic crisis across the three subsamples and by genders.

In the majority of cases long-term residents (i.e. those that arrived before 2008) show a decrease in their income since their arrival. Among those who arrived in the past five years (after 2008), trends in monthly income differ across the three communities: Moroccan migrants, mostly men and concentrated in construction and manufacturing, declare in 45 percent of cases a decrease in income since their arrival, while income is stable for more than half of the Peruvians (52 percent), who are more represented in the health care and domestic sector. Within the Romanian subsample,

FIGURE 11: Individual income class, by country of origin (percent)

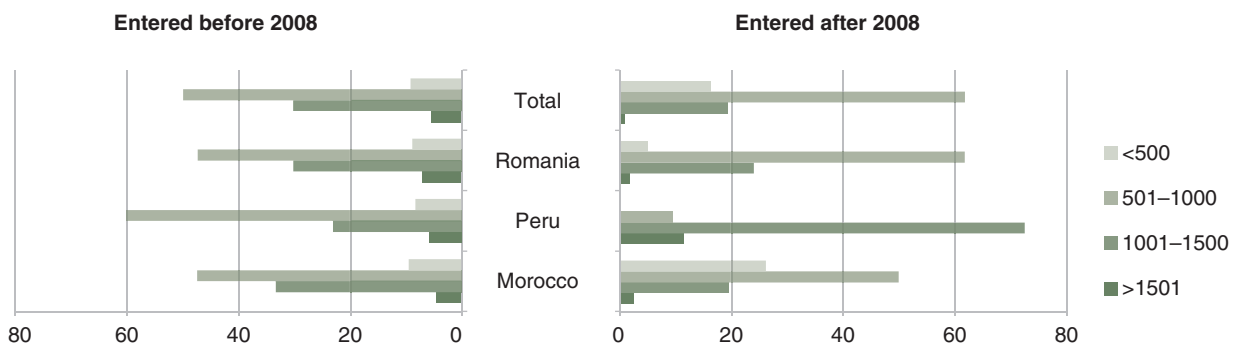


FIGURE 12: Individual income: trend since the arrival in Italy (percent of total subsample)

which benefits from the EU citizenship since 2007, the prevalent economic trend seems more positive with the majority of them declaring an increase in income (56 percent).

Savings & financial inclusions

SAVINGS

An entire section of the survey questionnaire was devoted to explore features and practices of migrants with regard to their saving behavior since the beginning of 2013 and to their access to and use of financial and banking services. A striking majority of the migrants declare that it was not possible for them to save money during 2013 due to hard economic and working conditions (Fig. 13). Since the whole sample is composed of definitions by remitting migrants, this reveals that the majority of them do not consider remittance

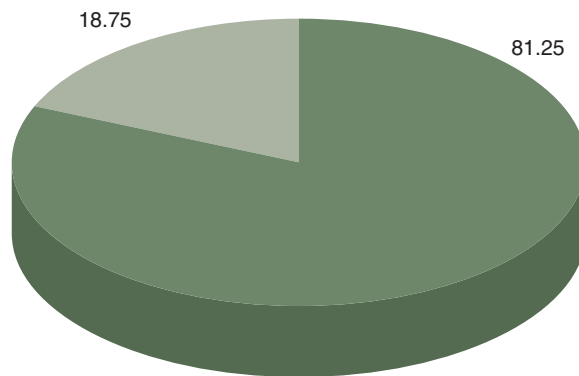
money as a form of saved money, independently from the final use of it.

BANKING PRODUCTS AND SERVICES

About 80 percent of the sample declares to have at least one bank account. However, differences among the three communities are significant; the Peruvian subsample seems to be the most "banked" with 69 percent interviewed migrants having one bank account and the highest percentage of migrants holding two or more bank accounts (18 percent) (see Fig. 16).

Figure 16 shows the distribution of migrants by the different types of bank accounts they have and their length of stay (distinguishing between those who arrived before and after 2008). In the majority of cases bank accounts are held at an Italian bank (57 percent and 64 percent

FIGURE 13: Could you save since the beginning of 2013? If yes, how much?



If yes, how much? Average per month, in euro.

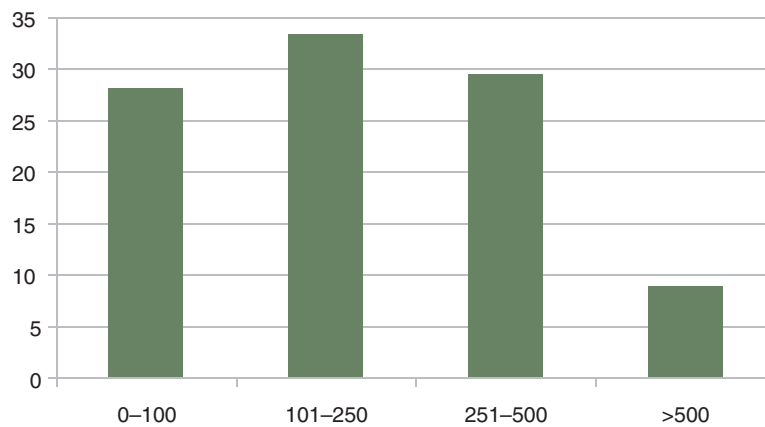


FIGURE 14: Type of savings (percent of those who save)

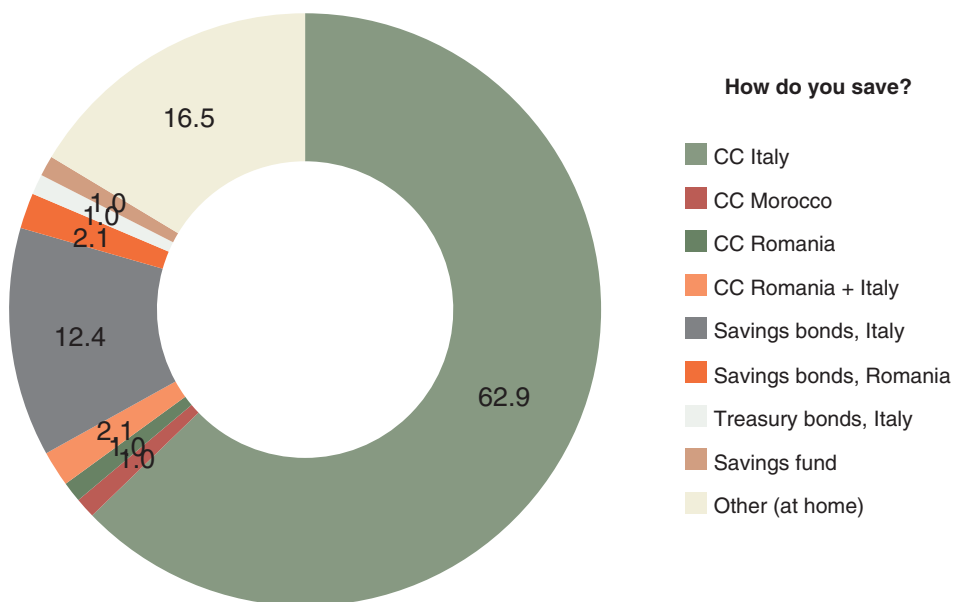
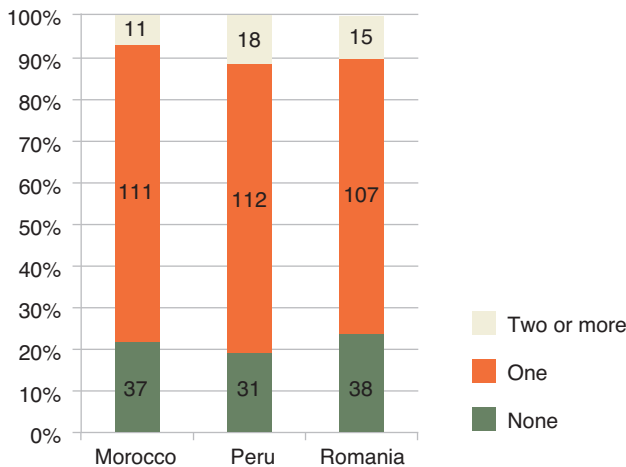


FIGURE 15: Bank account ownership



respectively), but there are also a small number of migrants with two or more accounts (8.7 percent and 10.5 percent), one in Italy and one attached to the country of origin (foreign bank with the agency in Turin or in the country of origin). Among those with a longer period of stay in Italy (more than five years) there is a higher proportion (24.6 percent against 14 percent) of migrants without any kind of bank account.

Considering all adults living with the interviewed migrants as a household unit, access to at least

one bank account is even more widespread, although 9.8 percent of all migrants live in a household which is totally non-banked.

Among products and services offered by bank institutions, migrants frequently use the possibility of crediting their salary or wage on the account (52.7 percent), followed by bank transfers (35 percent), automatic bill payments (28.8 percent), and online services (18.5 percent)⁴. About 70 percent of the sample has a debit card, 17.3 percent has a pre-paid card and 10 percent a credit card. Over one-fifth of the sample (22 percent), independent of having a bank account or not, does not possess any kind of card; 28.8 percent use some type of financial product and services.

ACCESS TO CREDIT

Figure 20 presents the distribution of loans by classes (in Euro) for the 27 percent of the sample which currently has a loan. More than a half of loans (56.5 percent) are below 10,000 euro, but interestingly 9.3 percent of them are above 100,000 euro, possibly representing mortgage loans for purchasing an apartment. In more than

⁴ The questionnaire used a broad definition of on-line services, including any type of activity made via internet banking, from checking the movements' list to ordering payments and transfers.

FIGURE 16: Types of bank account (percent of total sample)

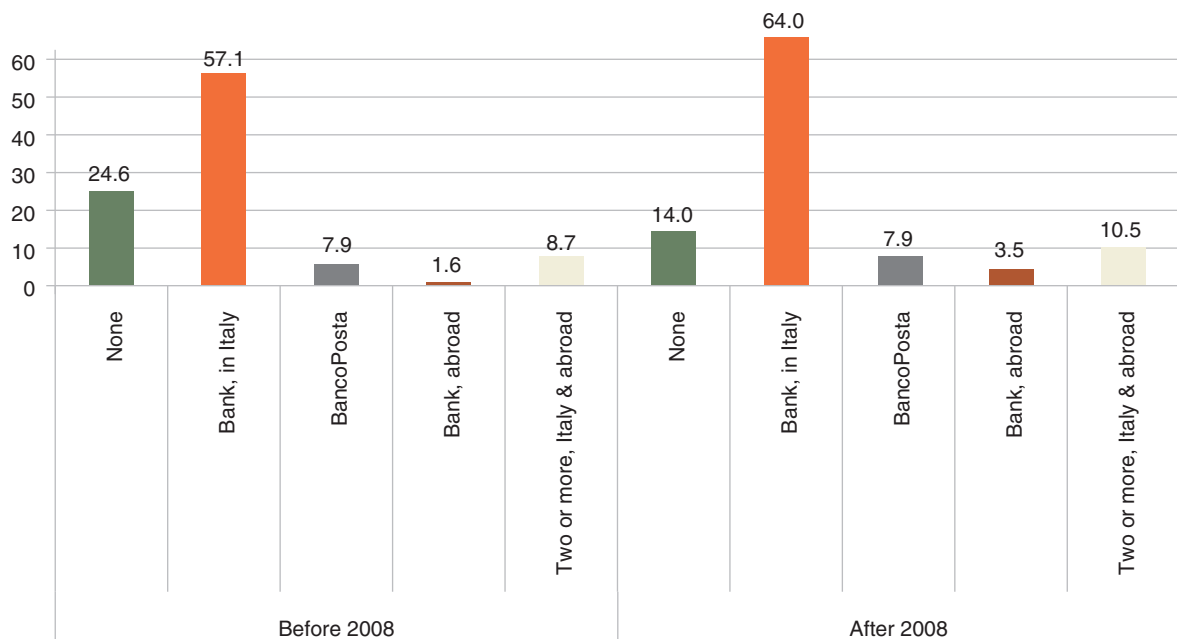


FIGURE 17: Number of bank accounts in the HH (percent)

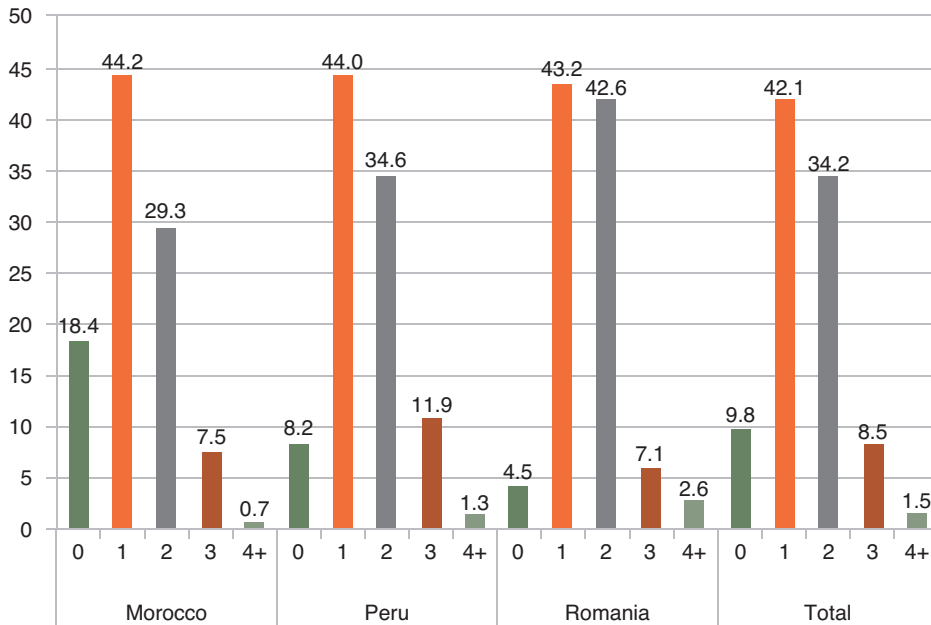


FIGURE 18: Services and products used (percent of total sample, more than one option allowed)

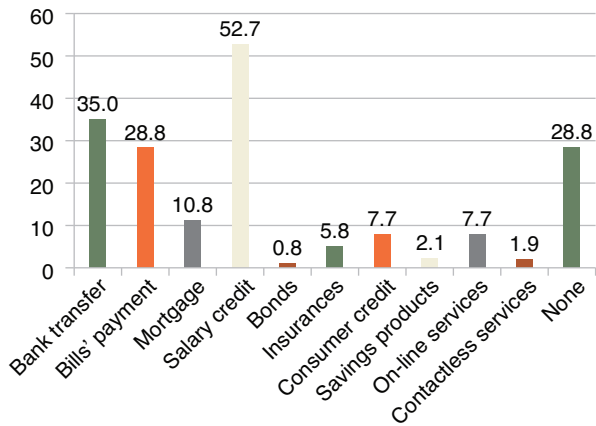


FIGURE 19: Type of cards owned (percent of total sample, more than one option allowed)

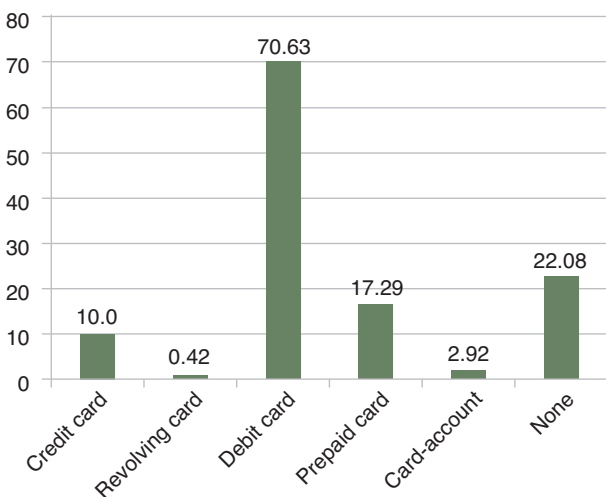
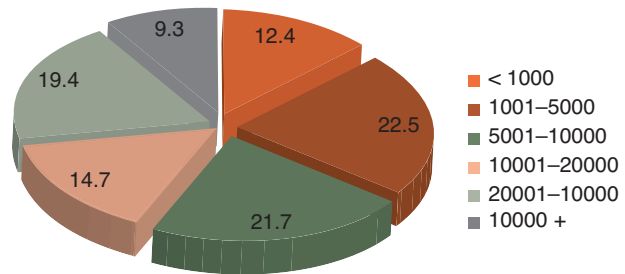


FIGURE 20: Loans' distribution, classes of € (percentage of migrants with a loan)



70 percent of the cases loans have been taken out with banks, while only in a few cases, the money has been borrowed from co-nationals (15 percent for Moroccans, 7 percent of Romanians, and none among Peruvians).

Although data on actual loans demonstrate a clear preference for formal financial institutions among migrants who already had access to credit, however, when asked to whom they would ask for money in case of need, the total sample is more diversified (Figs. 21-22). The number of migrants who would ideally opt for a bank loan is sensibly lower, especially for Moroccans, whereas a higher percentage of migrants in each community would ideally contact a co-national or an Italian friend instead. Moreover, many of the interviewed affirmed they would avoid asking for money in

FIGURE 21: To whom did you ask for money? (percent)

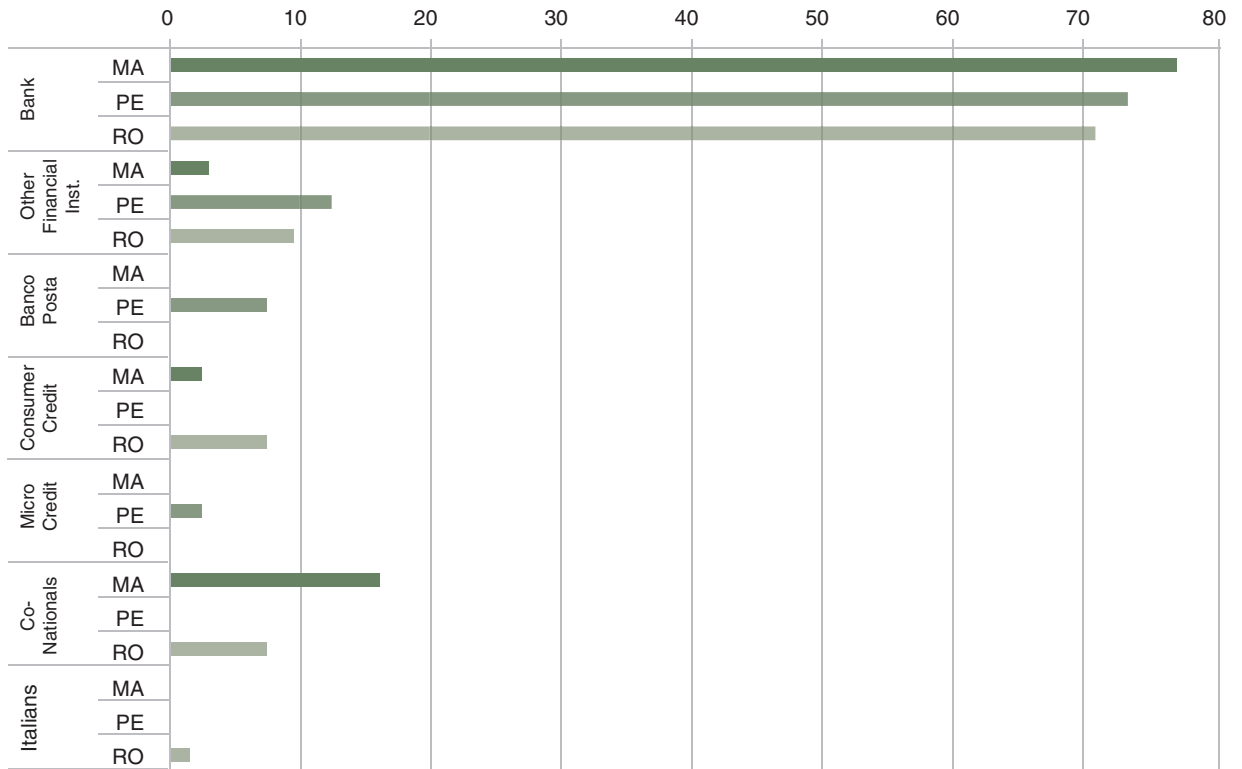
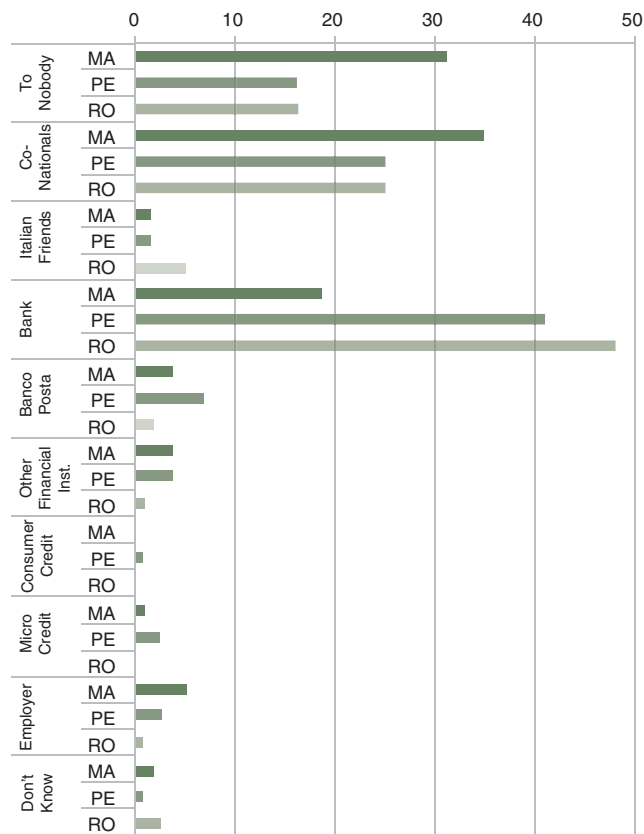


FIGURE 22: In case you will need a loan, to whom would you ask?



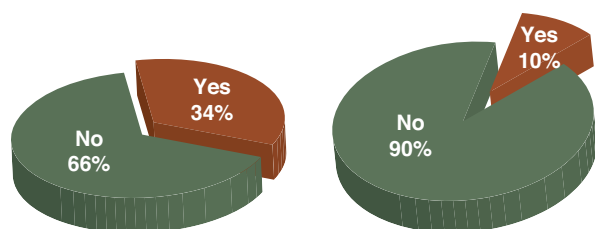
any case because they are uncomfortable with the idea of being indebted (31 percent of Moroccans, 15 percent of Peruvians and Romanians) and they fear this possibility.

MICROCREDIT

To complete the picture on migrants' financial inclusion and access to credit, it is interesting that interviewed migrants do not seem to consider microfinance and microcredit services⁵ as valuable options for accessing financial resources with requirements and criteria different from those of banks, even though official data for Italy and for the Province of Turin show an increase of microcredit service providers. Only slightly more than three percent of the total sample has ever contacted a microcredit agency (Fig. 23), preferring instead the more favorable conditions (no need

⁵ Microcredit is defined as a financial instrument designed for individuals who are not eligible for traditional banks' loans since they lack real collaterals or because of their negative historic records within the banking system. The European Commission defines as "micro" a credit that is below the threshold of €10,000 for individual and family reasons, €25,000 for entrepreneurial activities. See: <http://ec.europa.eu/enterprise/policies/finance/borrowing/microcredit/>

FIGURE 23: Have you ever heard about microcredit? If yes, did you ever address a microcredit agency?



of collaterals) and the impossibility of getting a bank loan.

Remittance behaviors: flows and recipients, operator and costs

MAIN RECIPIENTS AND MOTIVATIONS

Sending money to the origin country is a transnational activity, which typically characterizes the migration experience. The analysis of remittance transfers helps understand the level and depth of migrants' labor market integration at destination and of their connection with the origin households, which directly influence the frequency, amount, and regularity of flows.

Interviewed migrants have been asked to describe all flows of remittances they send to recipients, each with its specific characteristics in terms of amount, frequency, channels, and cost. For this reason, the number of recorded flows is higher than the number of interviews.

Recipients are defined as the individuals who materially receive the money. As such they do not necessarily coincide with beneficiaries, as the recipient may use the money to benefit a third person. This is the case, for example, of children of minor age left in the country of origin, who are not directly receiving the money, but can benefit from remittances sent to other relatives.

For each of the three communities the majority of remittance flows is addressed towards parents: 60 percent of flows sent by Moroccan migrants, almost 57 percent of those sent by Peruvians,

TABLE 9: To whom do you send money? Remittance recipients, percent of total flows

	Morocco		Peru		Romania		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Parents	138	60.26	105	56.76	95	46.34	338	54.60
Siblings	62	27.07	29	15.68	39	19.02	130	21.00
Partner	10	4.37	14	7.57	12	5.85	36	5.82
Children	2	0.87	19	10.27	19	9.27	40	6.46
Other relatives	10	4.37	13	7.03	18	8.78	41	6.62
Partner's relatives	3	1.31	5	2.7	17	8.29	25	4.04
Friends	4	1.75	0	0	5	2.44	9	1.45
Total	229	100	185	100	205	100	619	100

and 46 percent of those sent by Romanians are directed to one of the parents or both. Also siblings receive a high share of total flows, especially in the case of Moroccans (27 percent from respectively Moroccans, 16 percent from Peruvians, and 19 percent from Romanians).

More divergence among the three communities is found on flows addressed to children: while 10 percent of total flows sent by Peruvians and 9 percent of flows sent by Romanians is directed to their children, this type of flows is almost non-existent among Moroccans (0.9 percent). Romanians show the highest share of flows addressed to their partner's relatives (8 percent): this could be explained by the higher proportion of women among Romanians, which could have a higher propensity to send money to their parents-in-law than men. Remittances directed to friends and acquaintances mainly represent flows for the repayment of a debt incurred with someone outside the family. Although parents receive flows more often in all the three subsamples, total annual flows directed towards members of the nuclear family (partner, children) are higher on average in comparison with flows directed towards other relatives (parents, siblings, others).

Data on remittance recipients and on the size of flows by recipient seem coherent with the average family size in the three origin countries (with extended families more frequent in Morocco and Peru than in Romania) and with the average length of stay of the three selected subsamples. Moroccans have a longer migration history in Italy and specifically in Turin, to which is associated a more complete process of family reunification at

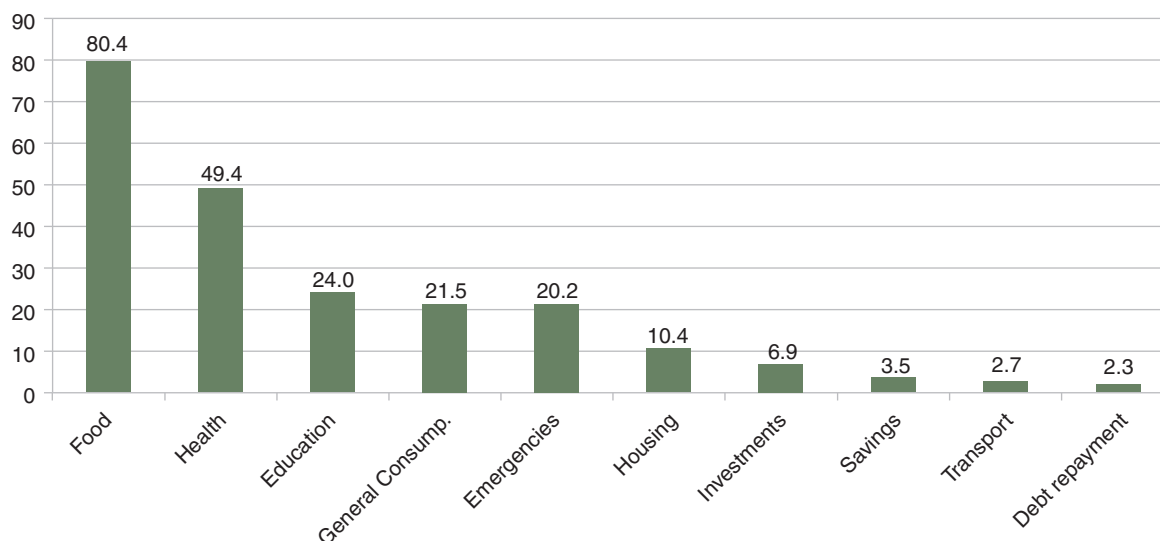
least for nuclear family members (children and partner, often a female one). The relatively high share of flows directed to children left behind in Peru and Romania can be explained by a shorter migration experience in Italy of the two communities and also by the prevalence in the two subsamples of female migrants, who are often employed in the domestic service and care sector and for which it might be more difficult to fulfil bureaucratic requisites for a reunification with children. As for Romania moreover, the free movement within the European Union borders makes contacts with the family left in the origin country relatively easier, diminishing the frequency of reunifications at destination.

The analysis of recipients is strictly connected with the motivations behind the decision to remit. Different motivations can be clustered around some distinct categories according to the actual use of money and to the nature of relationships that remittances contribute to maintain (Rapoport and Docquier, 2005). Altruism, compensation for past services, insurance, intra-family loan repayment, strategic investment, and savings are all possible motivations and can operate simultaneously. Quantifying the relative importance of different reasons and purposes has proved to be a challenging empirical exercise (Yang, 2011) and many social scientists only focused on the study of remittance impact on recipients both at the household and at a country level (de Haas, 2007; Castagnone et al, 2013).

Our study can only analyze senders' motivations behind remittances without exploring the important issue of the control of money by the receivers (Ashraf et al, 2011), since we do not have parallel

TABLE 10: Average amount sent per year, by recipient

	Mean	Std. Dev.	N. flows	Min	Max
Partner	€ 2,711.11	2057.67	36	100	7200
Children	€ 2,356.88	1916.45	40	100	8400
Partner's relatives	€ 1,452.83	1513.86	23	100	5640
Parents	€ 1,445.93	1593.59	333	50	14400
Siblings	€ 960.16	1525.31	127	50	12000
Other relative	€ 806.25	802.58	40	50	3600
Friends	€ 611.11	716.67	9	100	2400
Total	€ 1,425.12	1648.98	608	50	14400

FIGURE 24: What is the money sent used for (percent more than one answer allowed)

information from recipients in origin countries. In the vast majority of cases, the money serves for increasing the level of consumption of receivers—food expenditures, health care services especially for the elderly, unspecified general expenditures also connected with specific lifetime events—and for supporting the education of children. In 20 percent of cases flows were directed to support relatives in case of idiosyncratic (individual) emergencies and covariate (aggregated) shocks in the origin area. Housing expenditures (improvement and maintenance of a property) and investments in new assets seem to be important for 10.4 percent and 6.9 percent of flows respectively.

CHANNELS AND REMITTANCE SERVICE PROVIDERS

Italian regulation of remittance market is based upon the EU Directive 2007/64/CE, which is aimed at protecting clients and regulating operators through more competition and transparency (Fondazione Moressa, 2013: 109). With the Law Decree 27 January 2010, payment and financial institutions are allowed to operate as sending channels through new instruments (bank transfers, debt and credit cards, etc.). Among newly regulated remittances service providers, money transfer operators (MTOs) are those with the highest share of the Italian market (Bank of Italy, 2013) as well as in the majority of Western countries,

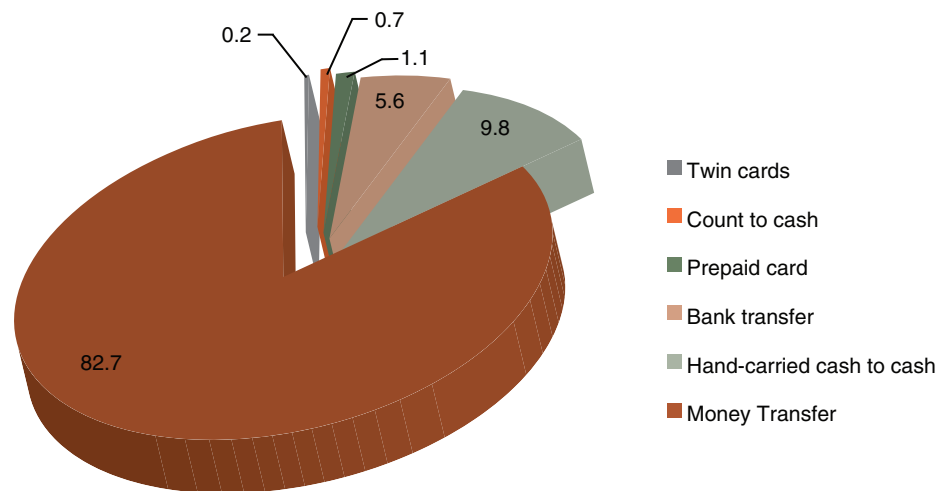
offering a very widespread distribution of agencies and operators also in rural areas of origin countries and highly competitive services in terms of transfer speed.

The prevalence of MTOs on all other RSPs is confirmed by our empirical data (Fig. 25), where bank transfers, card transactions, and hand-carried cash transfers represent together less than one fifth of total recorded flows. Transaction via twin cards, prepaid cards, and account to cash⁶ represent a very small proportion of total flows (2 percent).

Peruvian migrants use almost exclusively (99 percent of flows) a money transfer operator, while a more diversified choice is made by Moroccans and Romanians, who also use hand-carried cash transfers (10.5 percent and 18.5 percent respectively) and bank transfers (4 percent and 12.7 percent).

Among private non-financial operators for cash transfers by hand, migrants are more likely to choose relatives or friends than transport

⁶ Twin cards are two cards connected, one used in Italy to send money and the other at the destination to receive it. Prepaid cards are cards that can be used at destination and recharged from a bank or post office in Italy. The account to cash allows sending money from a bank account in Italy to a partner agency/bank at destination. The recipient will be able to get his money in cash. Some MTOs offer a service called “mobile account to cash”, through which customers with a bank account can send money through their mobile phone to an MTO agency where recipients receive money in cash.

FIGURE 25: Types of channel used to send remittances (percent of total flows)**TABLE 11: Number and share of flows per channel, by country**

	Morocco		Peru		Romania		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Money transfer	190	82.97	184	99.46	135	65.85	509	82.23
Hand-carried cash to cash	24	10.48	1	0.54	38	18.54	63	10.18
Bank transfer	9	3.93	0	0.00	26	12.68	35	5.65
Prepaid card	2	0.87	0	0.00	5	2.44	7	1.13
Count to cash	4	1.75	0	0.00	0	0.00	4	0.65
Twin cards	0	0.00	0	0.00	1	0.49	1	0.16
Total	229	100	185	100	205	100	619	100

agencies. Among banks, Unicredit is the most frequently used (43.5 percent of flows via bank operators), but many other Italian and foreign banks, often linked to the origin countries of migrants, are used in a large number of cases (Banque Chaabi du Maroc, Cec Bank, Attijariwafabank).

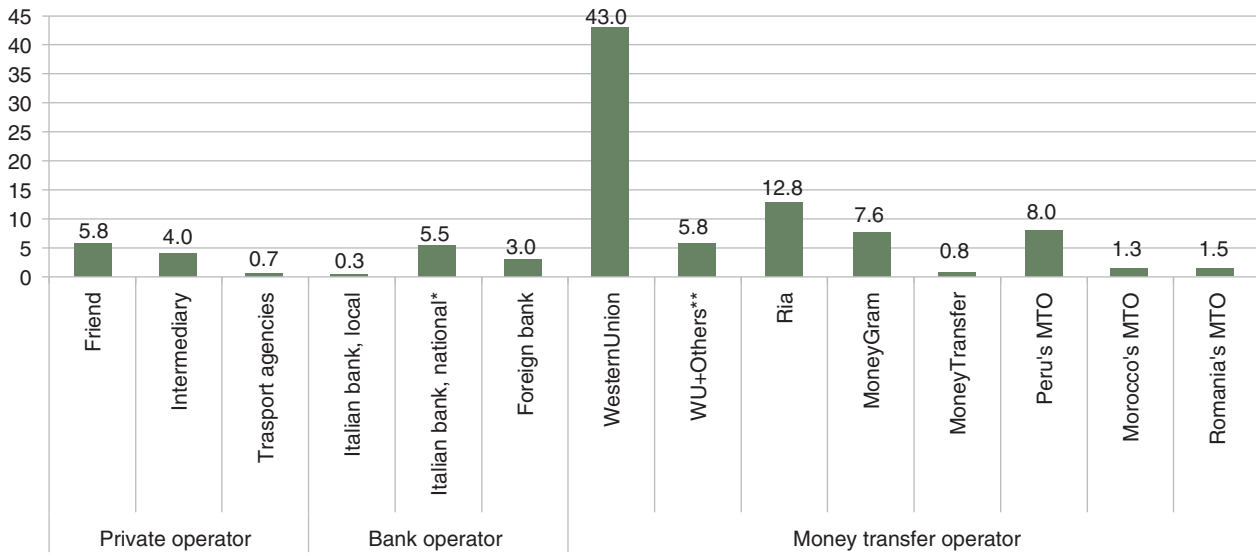
As for MTOs, Western Union is the most frequent choice (53 percent of flows via MTO), followed by Ria (16 percent), and MoneyGram (9 percent). Nevertheless, there is a high variability and migrants often use operators that have a clear regional or local connotation. Chavin, a money transfer operator for Peru, represents alone 7 percent of flows via MTO, followed by Smith&Smith (Romania), Flouss Express (Morocco), and others.

Interestingly, one-third of the interviewees have changed type of channels or operators since the

beginning of their migratory experience in Italy. Among those who changed, 42 percent used to use a MTO, 20 percent sent money via bank transfer and 7 percent used the post office (almost the only available option until about 20 years ago). About 14 percent of them state to have always used a MTO, but to have changed operator according to costs and services offered. In the majority of cases, migrants moved from Western Union (historically, the first MTO available) to another operator more specialized in sending money to their country of origin.

As reported in Figure 28, the vast majority of transactions, regardless of the specific channel used, take place at a dedicated agency. Among those who use a non-financial intermediary for a cash to cash transfer, the money is more

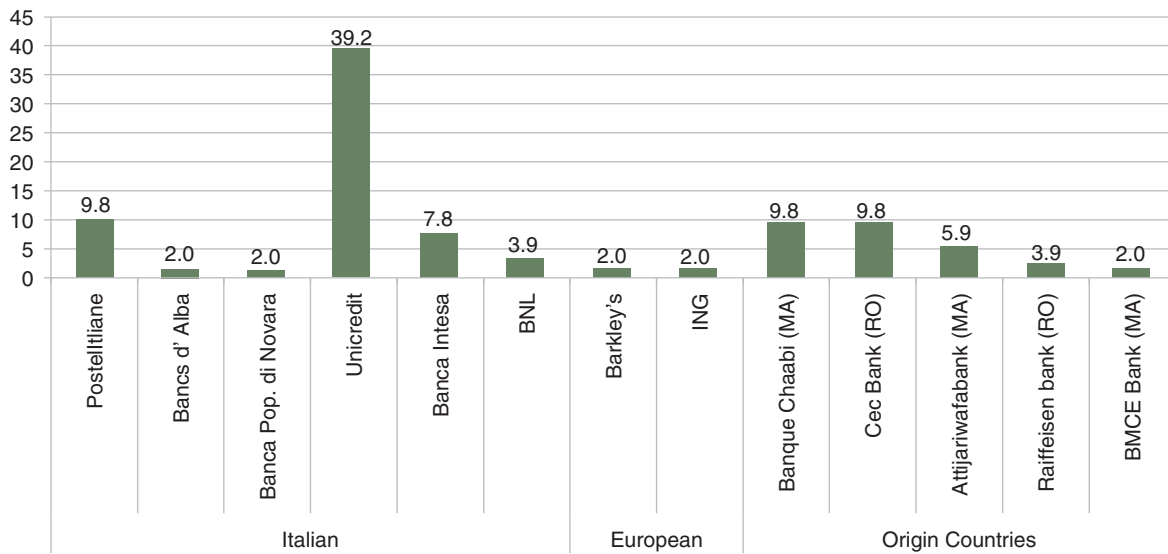
FIGURE 26: Operator used, by type (percent of total flows)



* Include Poste Italiane.

** In almost five percent of cases, migrants declared to use—for the same flow (same amount, same frequency, same recipient)—Western Union or another MTO specialized for a specific destination country (Flouss, Valuetransh, Smith&Smith). The choice depends from time to time on where the MTO agencies are located in the city and on the presence of temporary offers and promotions.

FIGURE 27: Bank operators (percent of total bank operators used)

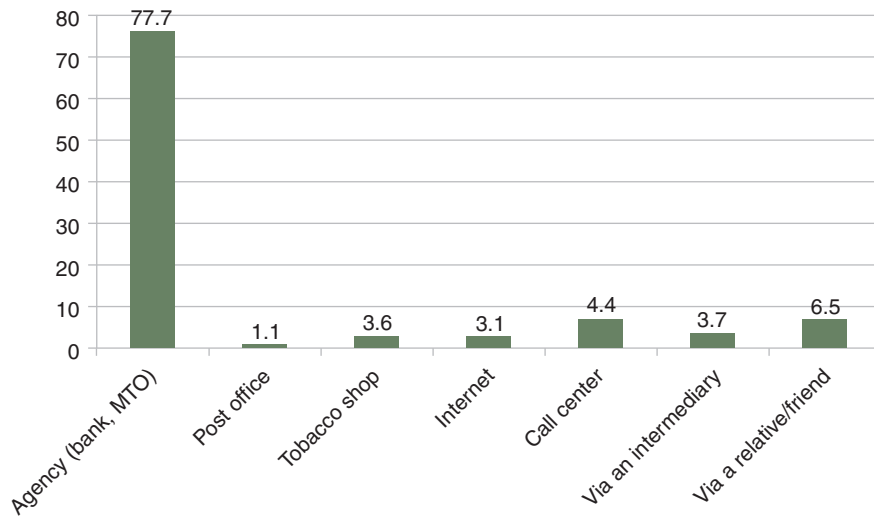


frequently put in the hands of a relative or a friend rather than using a private transport firm or a generic private intermediary.⁷

⁷ Some travel agencies offer to transport not only passengers and their luggage but also packages alone within which migrants usually send material objects and money. "Private intermediaries" is used here to generically refer to individuals who physically put the money directly into the hands of the receivers at the destination.

The choice of the channel and service provider depends on many different variables. Both the sender's context (existence and accessibility of agencies, opening hours, convenience and ease of transactions, etc.) and the circumstances of recipients and their area of residence (availability of agencies, opening hours, easiness to access for

FIGURE 28: Where the transaction took place? (percent of total flows)



recipients, additional costs, etc.) may influence the final choice in terms of RSP, amount and frequency of the flows.

while bank transfers are generally slower and the hand-carried cash transfer often implies no pre-determined delivery time.

Faster transactions—through which the money can be available at the destination within the hour—are those made via MTO or pre-paid card,

The word-of-mouth among friends and acquaintances appears to influence the final decision more than any other factor; local or national

FIGURE 29: How long does it take for the money to be available at destination? (percent by channel)

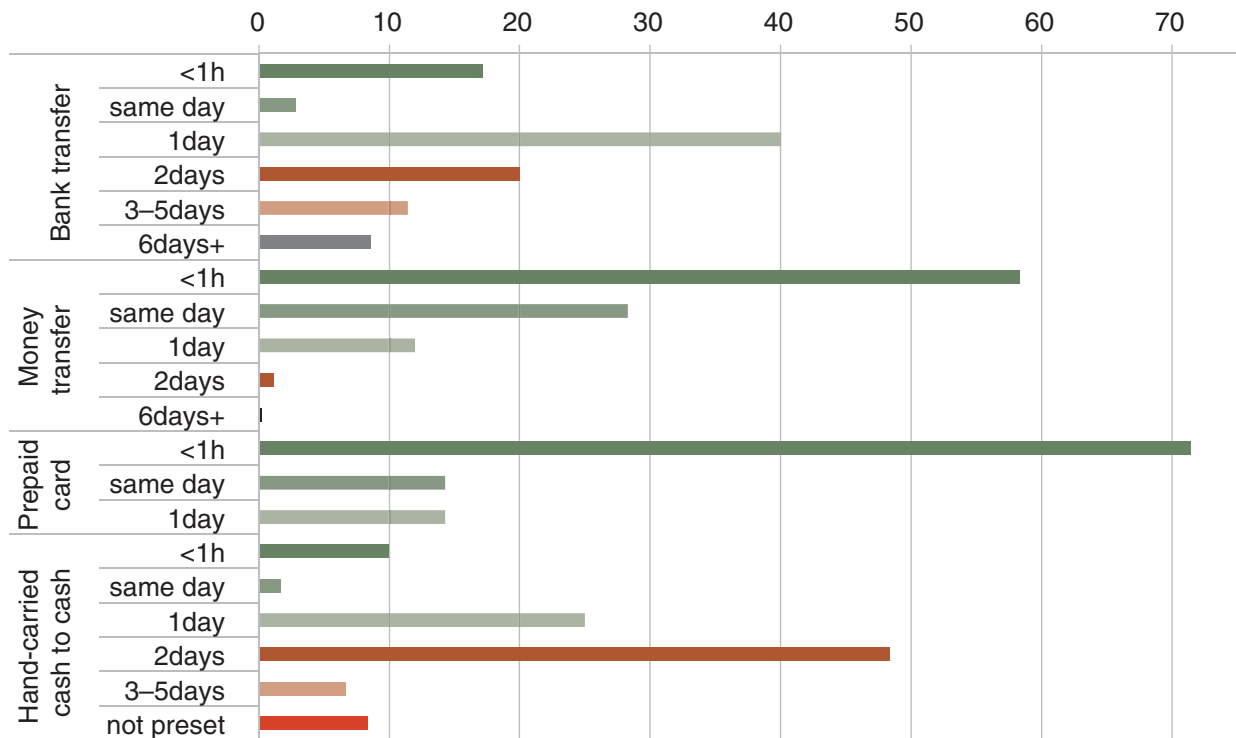
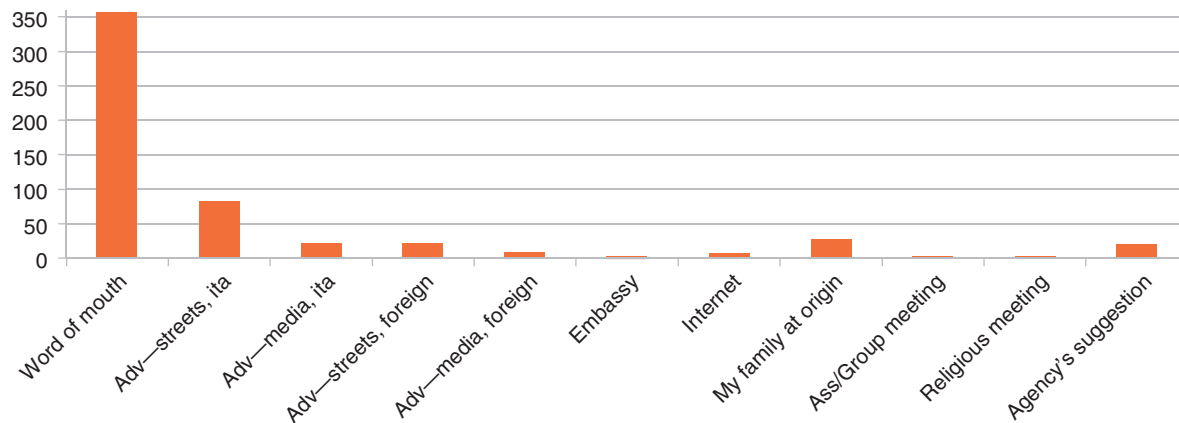


FIGURE 30: How did you choose your main channel? (more than one answer allowed)

advertisements, and translation in Italian and other languages, seem to be less taken into consideration. As for bank transfers, it is worth highlighting that the possibility of using this service as a way of remitting money has been often suggested directly by the bank, where the migrant had his/her account (Fig. 30).

VOLUME PER TRANSACTION AND PER YEAR

Remittances are usually sent at relatively high frequencies and in smaller amounts as opposed to other types of international financial flows to developing countries (Yang, 2011). Data from our sample show that the average amount of money sent per transaction is of €236. Romanians show a relatively higher average amount (€254) than Peruvians (€230) and Moroccans (€213). As presented in Table 12, transactions through a bank transfer are on average larger (€356) than those made via MTOs (€224) or via hand-carried cash to cash transfers by hand (€225).

In the vast majority of cases, transactions to the same recipient are sent at very high frequencies: transactions occur every month for more than half of Peruvian (53 percent), for 27 percent of Moroccan and for 20 percent of Romanian flows. Combining the magnitude and frequency of each flow, we estimate the average annual amount sent to the same recipient (Table 14). The Peruvian subsample, with the highest share of monthly transactions, shows the largest total amount per year (€1848), followed by Romanians (€1380) and Moroccans (€1117). Average annual values are in line with the most recent data provided by the Bank of Italy at national level (Bank of Italy, 2013).

More detailed data on flows magnitude by type of RSP and by recipient are in the Annex II-B.

TRANSACTION COSTS: A DISTORTED PERCEPTION

Transaction fees typically include a non-negligible fixed cost per transaction, for which the classical

TABLE 12: Average amount sent per flows, by type of channel used

	Mean	Std. Dev.	N. flows	Min	Max
Money Transfer	€ 224.19	204.51	504	50	2500
Hand-carried cash to cash	€ 225.00	136.93	60	50	500
Bank transfer	€ 355.88	522.63	34	100	3000
Others*	€ 218.75	.	12	100	600
Total	€ 236.03	254.75	46	50	3000

* It includes Account to cash, Prepaid card and Twin cards.

TABLE 13: Frequencies of transaction per flow, percent of total flows

	Morocco		Peru		Romania		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
<1/y	11	4.85	3	1.62	10	4.88	24	3.89
1/y	24	10.57	19	10.27	32	15.61	75	12.16
2-3/y	74	32.60	28	15.14	81	39.51	183	29.66
3+/y	57	25.11	37	20	42	20.49	136	22.04
1/m	61	26.87	98	52.97	40	19.51	199	32.25
Total	227	100	185	100	205	100	617	100

TABLE 14: Average amount sent per transaction and per year

	Per transaction		Per year		N. flows
	Mean	Std. Dev.	Mean	Std. Dev.	
Morocco	212.88	223.03	1117.68	1288.26	226
Peru	230.05	166.57	1848.32	1600.06	184
Romania	253.875	278.98	1380.13	1950.87	200

economic theory would predict relatively rare and larger amounts to minimize fees paid per transaction and would only admit the need of higher frequencies in case of unpredicted shocks or emergencies affecting the recipient household and/or the origin country as whole (Yang, 2011). Nevertheless, very often a pattern of small individual transactions at high frequencies characterizes remittance flows. Data from our sample confirm this economically counter-intuitive characteristic.

One possible explanation of the high-frequency associated with low-value transactions is that they reduce the probability of losses in case of adverse events either for the remitting migrant or for the recipient. Sending small amounts of money at high frequency could also possibly be due to a self-control problem, again either for the sender, who avoids the temptation to spend the money, or the recipient, who is forced to smooth expenditures over time (Yang, 2011: 144). Some studies also tried to estimate the elasticity of remittances to changes in transaction costs (see for example Gibson et al, 2006). Surely, a careful analysis of remittance costs and their components depicts a more comprehensive picture of the available remittance market and can provide useful insights for both users and service providers (World Bank, 2013c).

Data from our sample on perceived costs per transaction show the expected features: the average cost declared by migrants, expressed as a share of the amount sent, is higher on average for transactions via MTO than via bank transfer or hand-carry transfer (Table 15).

Even more importantly, migrants seem to perceive a lower cost per transaction than the actual ones. Table 16 compares the actual cost of sending €140 from Italy to Morocco and Romania as registered quarterly by the Remittance Prices Worldwide (RPW) database with the average cost perceived by the interviewed migrants.⁸

Not only is the cost often underestimated, but many of the interviewed migrants are not fully aware of cost composition and do not take into consideration the role played by commissions applied by operators in the sending and receiving agency of the RSP and the role of margins on the official exchange rate, as Table 17 shows.

When asked about the advantages and disadvantages of the various channels, many interviewees felt that bank transfers are cheap (74 percent

⁸ Remittance corridors from Italy are also scrutinized monthly by the online database *Mandasoldiacasa*, managed by CeSPI and certified by the World Bank. See <http://www.mandasoldiacasa.it/>

TABLE 15: Average cost per transaction as percent of the amount sent, by type of channel used

Amount Sent, Classes		Bank Transfer	Money Transfer	Prepaid Card	Cash to Cash	Total
0-100	Avg cost, %	1.5	5.4	6.0	2.7	5.0
	<i>St. dev.</i>	1.69	4.42	.	4.45	4.45
	N. flows	8	162	1	18	190
100-200	Avg cost, %	1.8	4.6	2.3	1.8	4.2
	<i>St. dev.</i>	3.99	2.93	3.19	2.50	3.12
	N. flows	13	174	5	14	206
200-500	Avg cost, %	2.0	3.9		1.6	3.5
	<i>St. dev.</i>	1.54	2.54		2.05	2.57
	N. flows	7	128		22	158
500+	Avg cost, %	2.4	5.4	2.0	3.0	4.7
	<i>St. dev.</i>	2.33	7.29	.	5.20	6.60
	N. flows	5	28	1	3	37
Total	Avg cost, %	1.8	4.7	2.8	2.1	4.3
	<i>St. dev.</i>	2.79	3.80	2.96	3.20	3.81
	N. flows	33	492	7	57	589

* Account to cash and twin cards excluded, too few data.

TABLE 16: Comparison between actual average costs and perceived average cost

	Actual Average Cost of Sending €140 Expressed in %, RPW 3Q2013*		
	Bank Average	MTO Average	Total Average
From Italy to Morocco	6.7	7.9	7.4
From Italy to Romania	3.4	7.1	5.7
	Perceived Average Cost of Sending €100-200 Expressed in %, Survey Results		
	Bank average	MTO average	Total Average
From Turin to Morocco, Peru and Romania	1.8	4.6	4.2

*Data on the Italy-Peru corridor are not available on RPW.

Source: Remittance Prices Worldwide database.

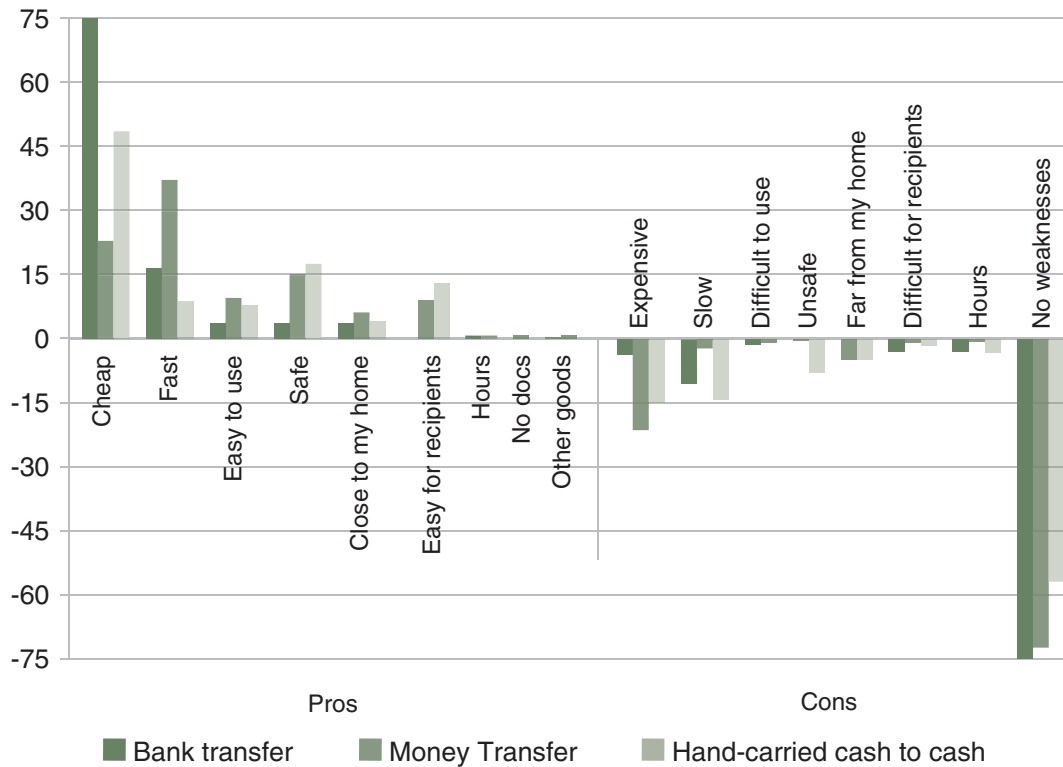
of cases) and fast (17 percent), while MTOs are perceived as fast in the majority of cases (35 percent) but also cheap (23 percent), safe (15 percent) and easy to use (10 percent). A person to person cash transaction is described not only as cheap (47 percent of cases), but also as safe (18 percent) and easy for the recipients (11 percent). As for weaknesses and disadvantages of

TABLE 17: Cost composition (percent), by type of channel used

	Bank Transfer	Money Transfer	Hand-c. Cash to Cash
Commissions	79.4	56.4	49.2
Exchange rate	0.0	0.4	0.0
Others for receivers	0.0	0.8	0.0
Comm. & exchange rate	11.8	2.2	0.0
All of the above	0.0	36.1	1.6
No cost	8.8	1.0	45.9
Don't know/Don't answer	0.0	3.2	3.3
	100	100	100

the channel used, the vast majority of interviewed migrants state that the selected channel has no cons at all (74 percent in case of bank transfer, 73 percent in case of MT and 57 percent for cash to cash). The most frequently cited problem of bank transfers is that they are slow (11 percent), while MTOs are expensive in 19 percent of cases and cash to cash transactions are slow (13 percent) and unsafe (7 percent).

FIGURE 31: Pros and cons of main channels, percent



As reported in Fig. 32, in very few cases (8 percent) migrants have had some problem with the chosen operator, often because of an error in registering the credential of the recipient or because of a delay in the delivery.

Nevertheless, although costs and conditions of flows and transactions described are not always the best available in the market, interviewed migrants show a generally good level of satisfaction with the service providers they choose.

Although a MTO is used in the vast majority of cases, regardless of the characteristics of the

flows and of the migrant, data show a decreasing trend for more renowned MTOs paralleled by an increase in competition due to new operators specialized in some regions of the world and that in some cases have specific agreements with Central Banks and/or commercial banks of receiving countries.

TRENDS IN REMITTANCES

Migrants were asked if the amount of remittances sent to their origin countries has changed—increased, decreased or been stable—during their presence in Italy, since their arrival until 2013.

FIGURE 32: Did you ever have a problem? If yes, which kind of problem?

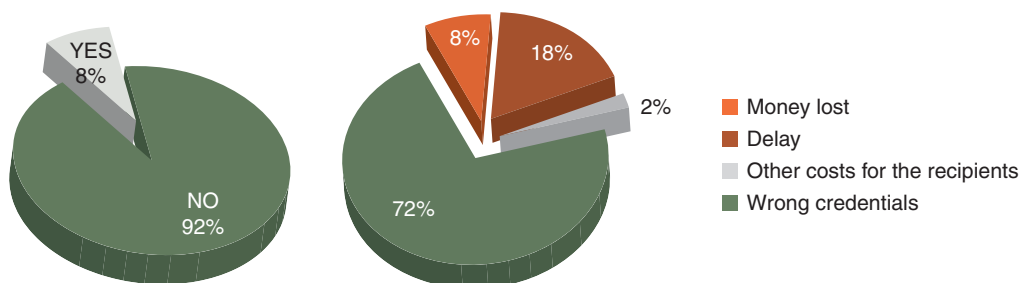
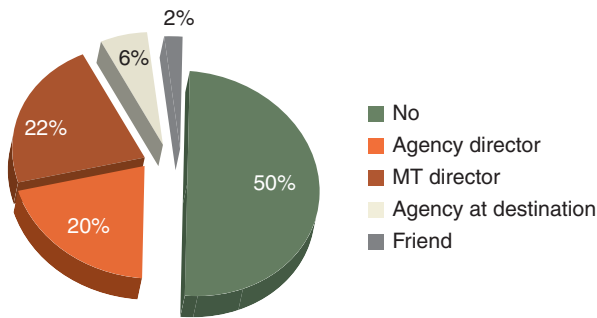


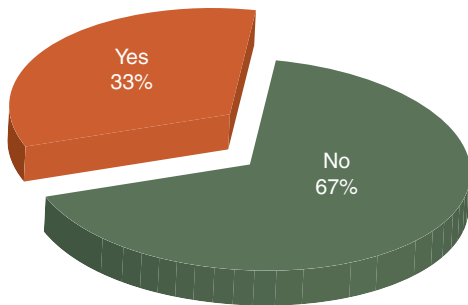
FIGURE 33: In case you had problems, did you look for help?



Remittances increased for a very small proportion of migrants within each community (Fig. 36). Among Peruvians the total amount has remained stable across time in the majority of cases (49.7 percent), while for 56.1 percent of Moroccans and 55.3 percent of Romanians the money sent has diminished.

The reasons behind a reduction in the total amount sent are mainly of two types: either a decrease in the demand for remittances or a deficit in migrant’s supply. In many cases, consistently

FIGURE 34: Since your arrival in Italy, is your main channel changed? (percentage of total sample)



with the prevalent trends among the foreign resident population in the city of Turin, family reunification processes have diminished the number of remittance recipients in the origin countries and at the same time have increased needs and expenditures in Italy (Fig. 37).

In 65 percent of cases nevertheless, the reduction in the remittance amount has to be ascribed to the worsening economic conditions during the crisis, with an increase in instability and a decrease in earnings, which prevent migrants from maintaining their precedent levels of contributions to their relatives abroad. Nevertheless, while comparing income and remittance trends, it seems that remittances decreased slightly less often as they were more resilient than income to the worsening economic conditions in Italy during the last five years (see Fig. 12 for a comparison).

RECEIVED REMITTANCES

The literature on the migration and development nexus has recently enlightened the existence of reverse remittances as flows from the home

FIGURE 35: What kind of channel did you use at that time? (percentage of those that have changed)

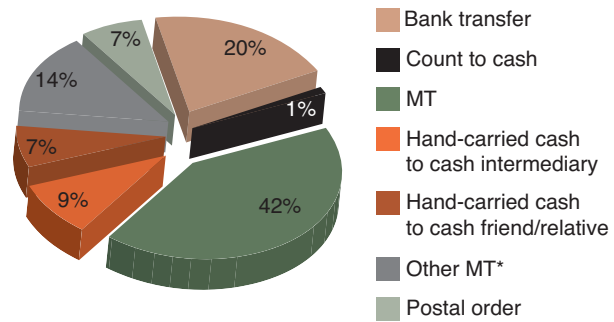


FIGURE 36: Trend in total amount sent since the arrival in Italy, by country of origin

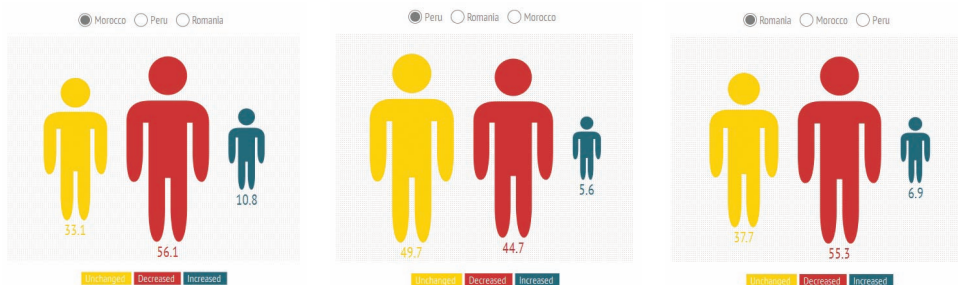


FIGURE 37: Reasons for a decrease in remittance amount (percent)

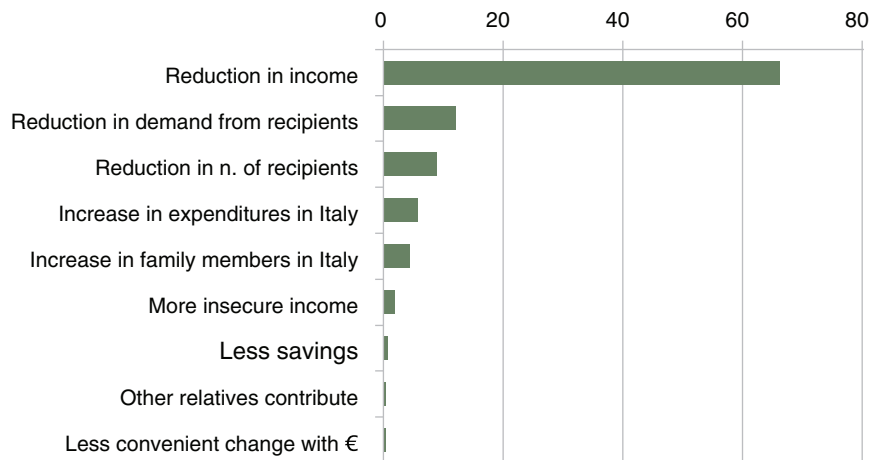
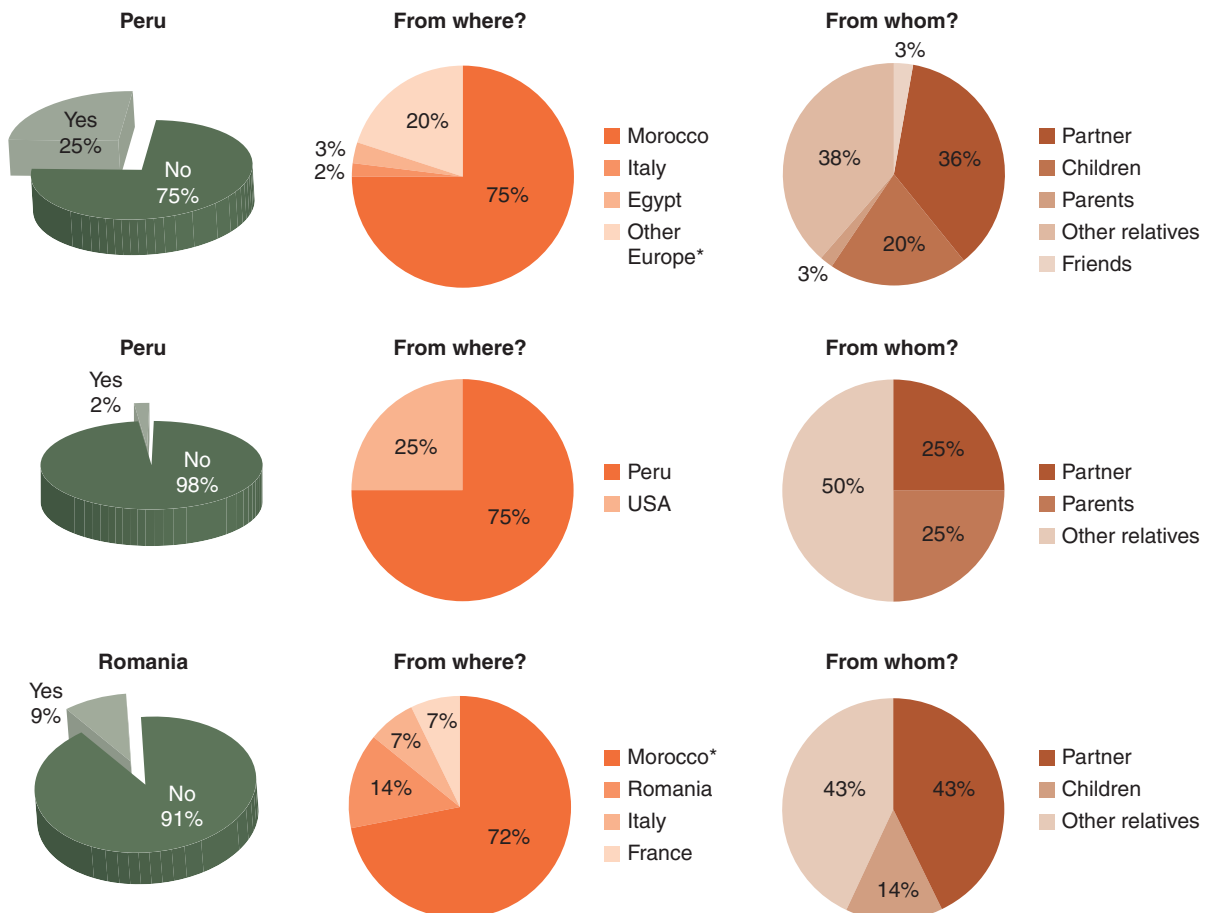


FIGURE 38: Received remittances, by country and person of origin



* An interviewed Romanian migrant is married with a Moroccan migrant and receives money from her partner's relative in Morocco.

communities to migrants, which may take different forms (services, goods, but also money) and contribute to maintain reciprocal relationships between migrants and their household of origins (Mazzuccato, 2010).

Although our study only focuses on monetary remittance flows and does not investigate on in-kind and social transfers, survey data on reverse remittances reveal that a non-negligible share of migrants receive money from co-nationals (either a relative or a friend) outside Italy.⁹ One

out of four Moroccan migrants receives money from their relatives, while percentages are lower for Romanians (9 percent) and Peruvians (2 percent). The money usually comes from origin countries, but also from some European countries, where other family members live. These reverse monetary flows can be seen as counter-cyclical flows and help understanding how deeply the economic crisis impacts the migrants' economic integration and their wellbeing in Italy (Fullin & Reyneri, 2013).

⁹ It is worth noticing that, among those not included in the sample because of their non-compliance with the conditions regarding employment and remittances since the beginning of 2013, between one-sixth and one-fifth of the migrants have declared that their economic conditions have deteriorated since they started to receive remittances from their relatives. For more information of migrants excluded from the sample see the Methodological Note.

5

CONCLUSIONS

The survey conducted within Project “Greenback 2.0” aimed at describing the economic and financial profile of migrants residing in the city of Turin, in particular, investigating the interconnected dimensions of financial behaviors and of financial needs in terms of accessibility to different types of financial products and services. The survey focused mainly on the monetary remittance behaviors and services as remittances are perhaps the most widely understood migrant’s transnational activity and play a crucial role in many migrant sending countries, both in terms of GDP contribution at the macro-level and as an additional income source for origin households at the micro-level. The final sample is composed of three equally large subsamples of Moroccan, Peruvian, and Romanian migrants, which represent the first three foreign communities in Turin in terms of residents and of remittances sent.

The analysis of empirical data presented in the previous sections of this Report puts into light four main strands of results, which unfold further opportunities of in-depth investigation.

First, in spite of the differences in frequency and amount per transactions among the three selected subsamples, remittances are usually sent at relatively high frequencies and in small amounts and registered average annual amounts are in line with the average level for migrants in Italy. The analysis reveals a widespread misperception of transaction costs and overall service conditions by migrants: remitters have low awareness of costs’ composition and often do not consider the presence of exchange rate’s margins and fixed costs at destination, irrespectively of the preferred remittance service provider. Moreover, highly frequent flows are associated with low-value transactions, which imply an overall higher weight of fixed costs on the total amount sent per

year. These characteristics suggest there is room for improvement in terms of competitiveness and transparency of all remittance service providers and of greater awareness and management ability of remitters in order to minimize transaction costs and make more efficient decisions.

Secondly, our survey dealt with remittances intended as international transfers of money from migrants to their origin countries. Nevertheless the economic contribution of migrants to home countries takes many other forms, from punctual contributions in correspondence with specific events (birthdays and funerals, religious and national holydays to name a few) to long-term commitment for productive and social investments in the origin area. Decisions on the type and level of economic transnational engagement vary with the type and length of the experience abroad as well as with the level of integration of migrants at different stages of their migratory process. A further step of analysis would be to connect remittance levels with the micro characteristics of migrants’ in terms of gender, education level and employment condition, with the meso-level, such as the household composition at origin and at destination, but also with country-level variables, which can either foster or prevent other types of transnational engagement. This could also help us explaining the different prevalent behavior among surveyed short-range (Moroccan, Romanian) and long-range (Peruvian) migrant.

A third important issue to be further explored is the role of migratory models in influencing remittance practices and needs. Interviewed migrants differ by country of origin, gender, length of stay in Italy, type of occupation and related economic stability. Moroccans and Peruvians typically have larger families than Romanians, considering both relatives in the origin country and in Italy.

Moroccan migrants show on average a longer presence in Italy and hence a higher rate of family reunification than both Peruvians and Romanians, who instead often report to have children left in the country of origin. Collected data suggests on average a good level of economic and financial integration of interviewed migrants, although differences arise across subsamples and by gender. Hence, results suggest that different remitting practices, i.e. frequency and amount, type of receivers and purpose of the money pertain to distinct migratory models in terms of familiar networks and reunification strategies for spouse and children, distance from the home country, length of migration, and type of labor market integration abroad. Migrants who consider their migratory experience as permanent and who progressively proceed with family reunification processes at destination behave differently from migrants who consider the possibility of return or of circularity between the origin and the destination country. Moreover, our selected subsamples provide evidence of different gender models, which deserve further inquiry. Patterns of transnational economic activities are consistent with data on the participation of men and women in the labor market at destination. Although women remit less than men on average, does the remittance-income ratio differ between men and women? Do women remit for different purposes and to different types of recipients compared to their male co-nationals? These questions will be driving further analyses on the empirical evidence collected through the Greenback 2.0 survey.

Finally, our empirical Study suggests a non-linear relation between integration and transnational engagement. The length of stay abroad is usually taken as an (imperfect) measure of migrant's integration at destination: the level of economic, social and political integration is expected to grow with the length of migration, which can be associated with a more stable job, an improvement in the type and length of a residence permit, family formation, social engagement and political participation etc. Our data indicate that migrants' transnational economic engagement does not always diminish with time, as we found migrants who still remit after twenty or thirty years of migration. Hence, a better integration at destination may not prevent migrants from engaging in transnational activities or keeping a connection with the origin country. Moreover, these trends are also found during periods of severe economic crisis which, on average, has deteriorated migrants' economic conditions, putting at stake the overall level of economic integration of migrants and their capacity to keep remittance flows constant over time.

Since remittances seem to be resistant to income drops, this could suggest that under certain conditions integration and transnationalism are not mutually exclusive. A deeper analysis of their occupational and economic trajectories since their arrival in Italy could provide a better understanding of the reciprocal connections between their integration processes at destination and their transnational economic activities.

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ANNEX 1

FROM THE SURVEY DESIGN TO THE FIELDWORK: A METHODOLOGICAL NOTE

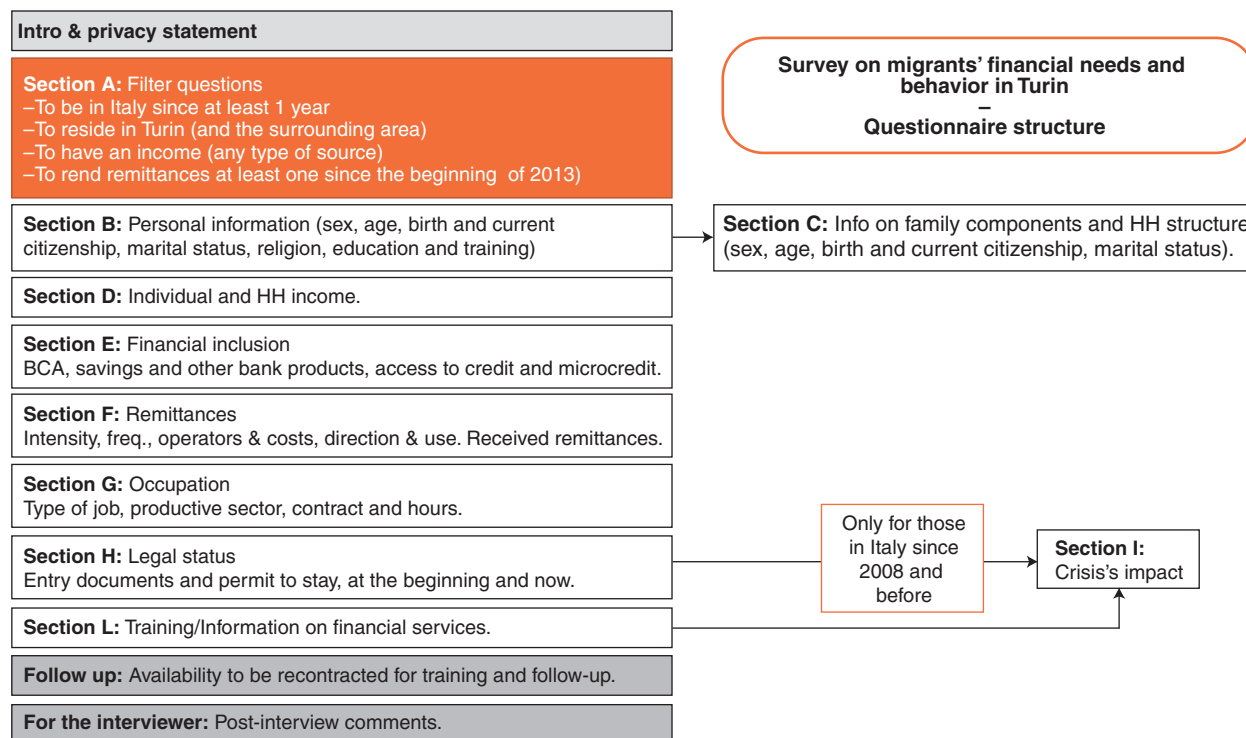
The Questionnaire

After the research objectives and the survey sample structure were defined together with the World Bank, the research team within FIERI and Labor (Laboratorio R. Revelli worked at the preparation of the Questionnaire and of the field work. The general framework and the questions about remittances are inspired by previous studies on migration and remittances. In particular, the research team grounded the questionnaire structure on a previous empirical research run by the World Bank in Czech Republic (Nicolì and Carrozza, 2010) as well as on other surveys conducted by the International Organization for Migration

(2013), INED (Schoumaker & Diagne, 2010), and CeSPI-ABI (CeSPI, 2012, 2013). Moreover, every time it was possible, the content, wording and label of questions were formulated as close as possible to those included in the Italian Labor Force Survey and other national and international surveys (Bank of Italy, Eurostat) in order to allow a comparison of survey results with existing official statistics.

The questionnaire was intended for face-to-face interviews lasting around 20–30 minutes each and administered by trained interviewers in Italian, but with the possibility of translating questions and concepts also in Spanish, French and English.

FIGURE 39: Questionnaire structure



The structure of the questionnaire (Fig. 39) was intended to first understand whether or not include the migrant in the sample through four filter questions and then to address each specific section—demography, income and earnings, financial inclusion, remittances, job and occupation, legal status and availability to further training—in a logical sequence for the interviewed.

Training of interviewers and pilots

The fieldwork team was composed by six qualified interviewers, one of which was the coordinator and the person in charge of keeping contacts with the research team and the interviewers at the same time.

As a preliminary phase to the fieldwork, the interviewers attended a specific training on the project objectives and on the overall structure and logic of the study, on the specific content of each question of the questionnaire and on the strategies for the sample definition and the interview process. During the training session, the questionnaire's draft was given to the interviewers along with the related documentation for the fieldwork:

- leaflet on the project to be distributed to interviewed migrants
- a preliminary list of entry points and key informants of the three communities
- a guide (20 pages) to support interviewers in the fieldwork phase, with practical insights on interviewing and data collection techniques and with a detailed description of each section of the questionnaire, to lower problems of interpretation and wording
- privacy statements to be signed by migrants to guarantee the anonymity of the interview
- follow-up forms through which interviewers collected contacts information (name, telephone number and/or email addresses) of migrants interested in taking part in educational and non-educational meetings in a second phase of the Greenback 2.0 project
- personal access to the online platform Survey Monkey, for the registration of questionnaire data
- vouchers in the value of 10 euros, lasting one year, for purchases in a book shop (books,

magazines, children toys and stationary) to be offered to the interviewed migrants as an incentive/reward for their participation.

Before starting the fieldwork phase, a pilot of around a dozen interviews was conducted in order to test the length, structure and consistency of the questionnaire. The test was very important for interviewers to verify the interviewing techniques and to test the difficulty of single questions, their exact wording, and the correct way to register received answers. Especially for the section on economic and financial situation of migrants and their families, the pilot interviews provided with important feedbacks on the sensitivity and clearness of each specific question. Finally, interviewers were trained on the most effective way to convince migrants to complete the whole questionnaire, how to offer an incentive (voucher) and how to obtain consent to the use of sensible data (privacy statement).

Thanks to this pilot, it was noted that some specific wordings and concepts had to be further clarified to interviewed migrants. For example, the word “remittance” was defined as “the money you send to your origin country,” which all the interviewees understood without any difficulty. While, in general, the comprehension was good enough, in some cases migrants needed more explanations on concepts and content of the question from the interviewer. Moreover, during the test some questions were modified and some response options added (e.g. “member of a cooperative” was added among types of occupation). The test revealed that on average each interview would last around twenty minutes.

Feedbacks from the pilot interviews were discussed together with interviewers and integrated in the final version of the questionnaire.

The fieldwork: sampling strategy and entry points

The fieldwork timespan was from 01 July to 05 September 2013. Pilot interviews were collected between 01 and 05 July 2013.

Interviewers were sub-divided into three mini-teams made up of two people, each one focused on one specific community (80 interviews per

researcher, 160 interviews per community, 480 interviews in total). This subdivision gave them the opportunity to improve and optimize communication and coordination between themselves on the entry points, centers and key informants specific for each of the three communities, to avoid overlapping and repetitions. This community-focused approach helped the insertion of the interviewers in the three communities: analyzing just one community each, they were able to obtain a good understanding of the assigned community.

Starting from an initial list, interviewers constantly updated a comprehensive dataset of key informants and of collective entry points, with opening hours and contacts of reference individuals. This preliminary phase of mapping the city of Turin in terms of places and reference points for each of the three communities was even more fundamental as the survey took place during the summer period, when many public offices, local associations and organizations are closed. The final list is made of centers of interests of many different types—places of work, recreational clubs, public offices and local authorities, religious centers and commercial companies—some specific to each of the three communities and some more cross-cultural, multi-lingual and general. For example, researchers concentrated in the areas surrounding the three Consulates for the three communities, in some parks and green areas renowned to be hang out by Peruvian migrants (Pellerina and Colletta Park), in a market area in Corso Racconigi and in a specific part of the Valentino Park where there are some kiosks and stalls run by Romanians. More cross-cultural entry points were represented by public offices such as migrant offices within the police headquarters (Questura) and the municipality of Turin, as well as charities, NGOs and local-based associations for migrant integration (Gruppo Abele, Alma Mater, Asai, Fratia, etc.). These places were precious for the data collection as their characteristics allowed for greater accessibility to migrants with different socio-economic profiles, age structure, origins and length of stay, hence helping to lower the selection bias in building the sample.

Although the timing of the survey made the mapping of viable entry points more difficult, interviewers were still able to comply with the two

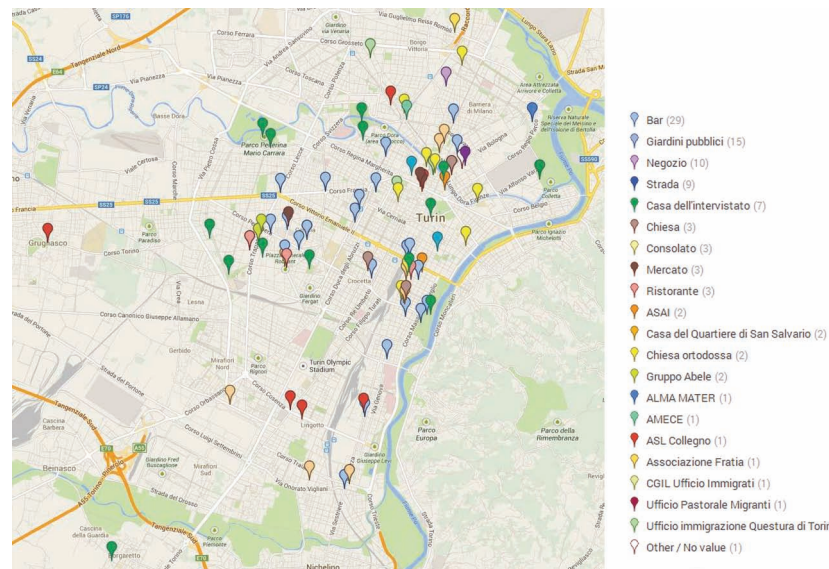
basic in order to lower possible bias and distortions in the final sample definition and structure:

- no more than ten contacts/interviews from one entry point;
- no more than five contacts/interviews from an individual included in the sample (already interviewed).

The first criterion is grounded on the center sampling technique presented by Blangiardo (2004) and based upon the recognition of some reference points for a specific community (a community leader, the representative or president of an association, a renowned cultural mediator etc.), who collaborated with the interviewers to facilitate their approach and to get better understanding a community. The second criterion applies the snowball sampling, a special non-probability method used when a desired sample is rare or not fully known in advance. It relies on referrals from initial subjects to generate additional waves of respondents from among their acquaintances, so that the sampled group appears to grow like a rolling snowball¹⁰. In our case, snowballing allowed interviewers to receive suggestions from interviewed migrants on some other co-nationals with the required characteristics to be included in the survey and possibly interested in participating. A positive aspect of using this recalling technique is that it makes it easier to earn trust and to engage them in the survey, as the first contact is made via the presentation of a friend or co-national.

Nevertheless, a large number of total interviews were collected through an anonymous approach of the interviewers in public/open places (public gardens, streets etc.). The constant presence of the researchers in the aforementioned areas allowed them to be recognized and to be welcomed by the different communities. In some cases, from a preliminary contact in a street or in a public space, the interviewers were invited to access private dwellings in order to be more comfortable during the interview and to take part into

¹⁰ Proposed by Goodman (1961), this selection process is clearly non-random and it lowers search costs at the expense of introducing bias, because the technique itself reduces the likelihood that the sample will represent a good cross section from the population. Nevertheless, a number of variants have been tested to overcome limits and bias that non-randomness implies. As regards to Italy, Strozza (2004) reports on various examples where different types of snowball sampling have been tested.

FIGURE 40: Map of Turin and data collection points

community events, presenting an opportunity for interviewers to earn the trust of the entire community or single individuals.

Finally, the consistency and representativeness of the final sample should be attributed to a good composition of timing and hours of fieldwork. Interviewers were able to conduct interviews at any time during the day and on any day of the week. In this way, interviewers were able to intercept migrants with different preferences according to their working hours (full- and part-time, on call and domestic workers etc.) and their individual and religious habits.

Feedbacks from the fieldwork

A first, somewhat underestimated issue in the planning phase was that of entry requirements for including a migrant in the sample. Interviewers excluded a high number of potential subjects because of their lack of one or more of the filter criteria (residing in Turin, being in Italy at least since one year, employed, and sending remittances). The fieldwork team collected basic information on the migrants surveyed, but not included in the sample, recording the main reasons of their exclusion. Even though these data are incomplete and underestimate the total number of people interviewed during the fieldwork, not including people who refused any kind of approach, it is worth noticing that to obtain

a final sample of 480 interviews it was necessary to interview more than twice that amount of migrants.

Moreover, a descriptive analysis of main reasons for exclusion revealed some interesting and worrying characteristics of intercepted migrants. Around 60 percent of the excluded did not meet one or both criteria regarding employment and remittances. Many migrants (especially Moroccans) claimed to be unemployed or became unemployed because of the economic crisis, or did not send money to their origin country since the beginning of 2013 because of the instability of or reduction in their earnings. Among those used to send remittances but who have interrupted this activity, some migrants explained they can no longer afford to send money home because they are not able to save enough, while for some others remittances are no longer needed since they have completed the family reunification process.

The second issue to be taken into consideration during the fieldwork was the composition of sample. Although the preliminary phase of preparation of the fieldwork was very accurate, constant coordination and collaboration among interviewers were fundamental to monitor the progress and to make any necessary adjustment to the data collection strategy in order to have a balanced sample structure in terms of origin country, age, length of stay in Italy and gender. As for gender

TABLE 18: Intercepted migrants excluded from the survey

Reason for Exclusion	Freq.	Percent
Not available	143	26.0
Lives out of Turin	44	8.0
Not in employment	111	20.2
Does not send remittances	107	19.5
Does not send remittances anymore	115	20.9
Student	15	2.7
Does not speak Italian	15	2.7
Total	550	100.0

balance within each subsample, interviewers found it difficult to receive feedbacks from Moroccan women. Among those contacted to take part into the study, many were ineligible because they did not meet one or more of the selection criteria regarding employment and/or control over earnings.

The survey period represented a further issue for the fieldwork team. Not only some local offices and migrants' association are closed during the summer period, but also migrants tend to return to their origin countries during July and August to visit their families. Moreover, a special effort was made to interview Moroccan migrants as the survey period coincided with Ramadan, the Islamic holy month of fasting, during which observant individuals are naturally less willing to be contacted.

Among all public events and celebrations where interviewers have been invited, two were particularly meaningful for the relevant community: the Peruvian *Fiestas Patrias* (National Independence Day) celebrated on the 28th July at the Pala Ruffini and the *Eid El-Fitr* (a religious holiday signaling the end of Ramadan) held at Parco Dora on the 8th of August. The participation of interviewers to these two events produced different results: while during the celebration of *Fiestas Patrias* the recreational atmosphere facilitated the interviews of many Peruvian migrants, the religious celebration of *Eid El-Fitr* produce a delicate and intimate environment which prevent interviewers to even try to interview Moroccan migrants that were attending.

Finally, although many questions included in the questionnaire regarded sensitive issues like earnings, use of money, relations with banks and financial operators, legal status etc., almost all interviewed migrants responded in a collaborative and complete way. Very few interviews were not fully completed if migrants refused to answer to one or more questions because they felt uncomfortable with the subject or were not able to give details. No interview has been excluded from the analysis since the overall completion rate was in all cases very satisfactory (more than 97 percent of questions).

Connected to this, interesting insights came from migrants' reactions to the incentive they received (a €10 voucher to be spent in a bookshop). In many cases, interviewers found it easier to give the voucher after the interview, as a form of reward and gratitude to the time the migrant dedicated to the survey instead as incentive to convince a migrant to participate. Moreover, and this is maybe due to the specific type of voucher, interviewers report that many interviewed migrants demonstrated scarce interest in the book voucher as they were not interested in bookshop products and would have preferred a different type of benefit (e.g. voucher/discount card for a supermarket). Nevertheless, they didn't refuse to participate because of the lack of an appropriate incentive and therefore demonstrated on average a positive attitude and availability to be included in the study.

Data entry, cleaning and analysis

In order to minimize, as much as possible, data entry errors and gaps, interviewers were asked to proceed with the data entry on a rolling basis, in parallel with the fieldwork.

To collect data in an efficient, easy and timely manner, the recorded data was uploaded to an online survey tool. The online platform was accessible only to interviewers to upload data and to the research team to continuously monitor the formation of the sample and to adjust its structure if needed. At the end of the surveying period, the online survey platform was closed and the overall dataset was exported and processed by the research team, using STATA as statistical software to produce descriptive statistics and data analysis.

ANNEX 2

DETAILED STATISTICS

A. Italy's remittance and foreign resident population data

TABLE 19: Remittance outflows by Italian Regions, 2012.

Region	€ (thousands)	%	€ (per capita)	2011-2012 var. %
Abruzzi	71,613	1.0	725	-9.2
Basilicata	17,158	0.3	1299	-3.7
Calabria	91,663	1.3	1369	-7.7
Campania	403,896	5.9	2658	-5.0
Emilia Romagna	422,954	6.2	929	-13.0
Friuli V.G.	98,072	1.4	1007	34.7
Lazio	2,022,701	29.6	4725	-5.1
Liguria	177,061	2.6	1581	-9.4
Lombardy	1,451,377	21.2	1524	-7.9
Marche	106,375	1.6	793	-5.1
Piedmont	286,898	0.1	795	-12.1
Apulia	163,636	4.2	1956	9.8
Sardinia	59,802	2.4	1922	-7.7
Sicily	329,015	0.9	2595	3.1
Tuscany	599,240	4.8	1856	-13.7
Trentino Alto Adige	55,311	8.8	646	-12.9
Umbria	65,813	0.8	747	-11.4
Aosta Valley	7,908	1.0	933	-20.0
Veneto	423,276	0.1	922	-15.2
Molise	9,346	6.2	1147	-13.1
Total	6,833,116	100.0	1673	-7.6

TABLE 20: Remittance outflows by destination country, 2012.

Destination	Thousand €	%	2011-2012 var. %
China	2,674,453	39.1	5.4
Romania	810,950	11.9	-9.4
Philippines	366,807	5.4	-39
Morocco	242,510	3.5	-19.1
Bangladesh	228,178	3.3	-21.4
Senegal	216,264	3.2	-11.9
India	198,060	2.9	-3.7
Peru	187,651	2.7	-3.3
Ukraine	152,705	2.2	-8.3
Ecuador	137,385	2	-11.6
Total	6,833,116	100	-7.6

TABLE 21: Remittance outflows from the Province of Turin, first 20 destination countries 2005-2012 (€ million).

Destination	2005	2006	2007	2008	2009	2010	2011	2012	Col %, 2012
Romania	33.980	44.040	44.608	43.384	46.547	48.197	50.916	46.366	28.2
Peru	2.963	7.291	8.655	10.984	13.968	16.252	18.858	17.780	10.8
Morocco	12.402	17.272	21.272	19.860	17.735	16.833	19.649	13.532	8.2
Senegal	16.670	23.824	26.010	24.087	19.490	18.426	16.406	11.448	7.0
China	2.629	2.280	2.823	1.255	1.070	4.894	4.983	9.706	5.9
Brazil	3.928	5.813	5.923	6.308	8.880	5.909	10.923	8.227	5.0
Philippines	9.882	12.064	11.861	15.364	14.776	14.162	13.933	5.541	3.4
Albania	5.200	6.239	6.037	5.685	5.442	5.461	5.210	4.973	3.0
Moldavia	2.459	3.155	3.284	2.863	2.927	4.053	4.638	4.299	2.6
Bangladesh	0.421	0.638	0.973	1.775	2.851	2.980	4.421	3.339	2.0
Ecuador	1.399	3.141	3.070	2.812	2.978	2.866	3.414	3.071	1.9
Spain	3.042	3.131	3.108	3.654	3.509	3.530	3.280	2.677	1.6
Dominican Rep.	0.961	1.315	1.079	1.395	1.737	2.056	2.161	2.168	1.3
France	1.840	2.551	3.559	2.909	2.471	2.312	2.245	1.927	1.2
Colombia	1.382	1.876	2.195	2.262	2.292	2.414	2.505	1.914	1.2
India	0.410	0.706	0.703	1.117	1.280	1.336	1.624	1.558	0.9
Ukraine	0.798	1.111	1.143	1.272	1.328	1.410	1.667	1.503	0.9
Egypt	0.595	0.741	0.746	0.883	1.018	1.234	1.427	1.482	0.9
Nigeria	1.545	1.726	2.813	2.647	2.559	2.432	2.233	1.434	0.9
Ivory Coast	2.419	3.351	3.735	2.710	1.353	0.965	0.760	1.137	0.7
Total	121.758	164.027	180.411	180.361	180.262	180.538	193.321	164.577	100

TABLE 22: Foreign resident population in the Province of Turin, first 20 origin countries, 2003–2011.

Country of Origin	2003	2004	2005	2006	2007	2008	2009	2010	2011
Romania	10787	24818	33628	39570	44158	73557	85817	91786	95258
Morocco	13540	15636	19532	20830	22511	23895	26247	27999	28693
Albania	5557	6850	7930	8522	9165	9713	10493	10861	11136
Peru	3779	5173	5922	6470	7044	7500	8388	9769	10481
China	2840	3389	4357	4869	5483	5829	6221	6832	7553
Moldova	357	1594	2396	2957	3417	3808	4756	5641	6685
Egypt	1453	1786	2332	2602	2913	3242	3601	3960	4344
Nigeria	1491	1818	2194	2349	2595	2807	3064	3337	3638
Philippines	1758	2014	2278	2429	2562	2748	2995	3227	3494
Brazil	1380	1683	1828	2049	2297	2524	2774	2953	3040
Tunisia	1225	1361	1536	1675	1813	1948	2095	2136	2121
France	1724	1763	1851	1892	1966	2056	2111	2072	2111
Ecuador	271	809	1061	1252	1423	1534	1654	1783	1907
Senegal	808	954	1297	1420	1480	1519	1599	1650	1688
Ukraine	222	501	695	811	915	1011	1123	1279	1388
Poland	595	681	794	916	1049	1209	1270	1313	1347
Spain	868	873	913	950	988	1055	1091	1090	1112
Bosnia Herz.	751	838	808	856	913	931	968	992	1045
United Kingdom	865	897	1001	1002	1028	1072	1087	1060	1031
Germany	781	778	797	854	899	950	984	972	958
Province of Turin, tot	62084	86728	106276	118284	129533	164592	185073	198249	207488

B. Survey data: remittances

TABLE 23: Flows' recipients, by main channel.

	Bank Transfer		Money Transfer		H.-c. Cash to Cash	
	Freq.	%	Freq.	%	Freq.	%
Parents	27	77.14	271	53.24	35	55.56
Children	1	2.86	34	6.68	4	6.35
Siblings	4	11.43	112	22	11	17.46
Partner			30	5.89	5	7.94
Partner's relatives	2	5.71	21	4.13	1	1.59
Other relatives	1	2.86	35	6.88	5	7.94
Friends			6	1.18	2	3.17
Total	35	100	509	100	63	100

TABLE 24: Average amount sent per year (classes), by country.

	Morocco		Peru		Romania	
	Freq.	%	Freq.	%	Freq.	%
<200	28	12.23	16	8.65	33	16.1
201-500	41	17.9	21	11.35	49	23.9
501-1000	77	33.62	32	17.3	44	21.46
1001-2500	62	27.07	68	36.76	43	20.98
2501-5000	12	5.24	40	21.62	20	9.76
5000+	9	3.93	8	4.32	16	7.8
Total	229	100	185	100	205	100

TABLE 25: Average amount sent per year, by type of channel used.

	Mean	Std. Dev.	N. flows	Min	Max
Money transfer	€ 1,442.5	1652.9	503	50	14400
Cash to cash	€ 1,075.0	1249.1	60	100	6000
Bank transfer	€ 1,677.3	2027.2	33	100	9000
Others*	€ 1,752.1	.	12	100	7200
Total	€ 1,425.1	1649.0	608	50	14400

* Includes Count to cash, Prepaid card and Twin cards

Migrants' Remittances from Italy

International remittances and access to financial services for migrants in Turin, Italy

A survey by



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