



Primary impact area:
Social

Impact area:
Housing & Social Real Estate

Geographic location of impact:
Queensland, Australia

Investment commencement:
2017

SDG alignment:

4 QUALITY EDUCATION

8 DECENT WORK AND ECONOMIC GROWTH

“We thank QBE for their investment, which is helping to reduce youth homelessness in Queensland. Through their support for this world-first Social Benefit Bond, QBE is helping to create brighter futures for young people who would otherwise have nowhere to turn.”

Gary Edwards
Chief Executive Officer
Churches of Christ in Queensland

Youth CONNECT Social Benefit Bond

An estimated half a million Queenslanders have experienced homelessness in their lifetime, with many of these aged under 25 years. Youth CONNECT Social Benefit Bond addresses homelessness for young people leaving out-of-home care or juvenile detention and will help more than 300 people over six years in three locations in Queensland.

The Youth CONNECT SBB provides a ‘housing-first’ program for young people aged 15-25 who are leaving statutory care and at risk of homelessness. The objective is to develop the resilience of young people who are homeless or at risk of homelessness.

Youth CONNECT is delivered by Churches of Christ in Queensland, in partnership with the Queensland Government. The ‘housing-first’ approach supports young people find homefulness—a stable home environment where they can feel at home, have agency and experience independence—so that they can then focus on employment, education, work-readiness and personal development.

The Youth CONNECT Program provides early intervention and support for individual participants, and involves the finding of appropriate, stable and supported housing options and followed by assistance with finding employment, education, personal development and life skills. Youth at risk of falling into homelessness with few supports are supported into an independent, connected future.

By building resilience and independent living skills for young people, the program aims to:

- Reduce incidence of homelessness or reliance upon specialist homelessness services
- Reduce interactions with the justice system
- Improve mental and physical health
- Support social and cultural connectedness
- Improve education and employment opportunities.

The program launched in 2018 and by the end of Year 2, 121 young people have engaged with the program at various stages of their journey to independence and successful adulthood.

Youth CONNECT participants include a high proportion of Aboriginal and Torres Strait Islander young people, reflecting the ongoing over-representation of Aboriginal and Torres Strait Islander children and young people who are in, or who have been in, statutory care. Youth CONNECT programming for these young people aims to embed an understanding of the strength of culture for indigenous young people.

Case study: Ben's Story



Ben* was referred to the Youth CONNECT program early in 2019 by a youth homelessness service. At the time he was couch surfing and sleeping rough.

After about 6 months in the program, Ben was able to move into a Youth CONNECT self-contained one-bedroom unit in Brisbane. Since moving into his own home, his case manager noted a huge improvement in Ben's situation, with him now also starting casual employment at the local Hungry Jacks outlet.

Ben has an extensive placement history from his time in statutory care. He was from his mother when he was about six years old, and subsequently had "too many places to count." He was placed in different foster care and residential homes, as well as being placed in youth detention on several occasions, although he has not offended now for three years.

Six years ago, Ben's mother passed away. He expresses deep grief and sadness that he was not given the opportunity to know his mother better. Ben identifies as Aboriginal, but does not know his

Traditional Clan Group or any details surrounding his culture. His disconnection from his cultural identity has added to his sense of loss in relation to his mother, and while he is aware of a few family members, he has fallen out of contact with the majority of his family and is unsure how to reach out and reconnect with them.

Ben did have a kinship care placement with his uncle, but it was during a time he was committing criminal offences. He has deep shame surrounding his behaviour at this time and what his uncle must think of him, which has prevented him from reaching out.

Ben is reluctant to participate in cultural events within the community, battles with ongoing depression, and is socially anxious and struggles to speak to new people. Ben's case manager has observed that he is talented at drawing and has suggested they try an art class together run by a local Aboriginal group. Ben does not think he is good enough to go and expresses embarrassment over the praise.

Ben's story provides an insight into the everyday struggle of young people who have experienced significant trauma to feel a sense of connection and self-worth. These young people are disconnected from their family and their history, and this impacts on their own sense of self. For young people who are Aboriginal and Torres Strait Islander the disconnection from their cultural identity exacerbates their sense of loss.

The Youth CONNECT team have committed to progressing Cultural Strengths Plans for all Aboriginal and Torres Strait Islander young people.

* Case studies have been de-identified. Images are not of the individual

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Through Premiums4Good, we invest customers' premiums into investments that have additional social or environmental benefits at no extra cost to the customer.

These investments include social impact bonds, social bonds, green bonds and infrastructure, supporting a range of projects and programs that seek to create change.

From renewable energy initiatives and sustainable infrastructure, to social services and programs to support vulnerable people and communities - Premiums4Good helps us, together with our customers and partners, make a difference.

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