

# Youth CONNECT Social Benefit Bond

Primary impact area:  
**Social**

Impact sector:  
**Social Care & Provision of Community Services**

Impact category:  
**Deep Impact**

Geographic location of impact:  
**Queensland, Australia**

Date of Investment:  
**2017**

SDG alignment:



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**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 300 people over six years in three locations in Queensland.**

The Youth CONNECT Social Benefit Bond provides a 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 to 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 sourcing appropriate, stable and supported housing options. This is followed by assistance with finding employment, education, personal development and life skills. Youth at risk of falling into homelessness are supported into an independent, connected future.

Youth CONNECT is financed through a social benefit bond involving the government, a service provider and private investors, like QBE's Premiums4Good. It is the first 'resilience' bond in the world to focus

on improving the life chances of young people transitioning from state care into adulthood and independence in the general community.

As an outcomes-based arrangement, payment by the government is dependent on demonstrating the delivery of agreed outcomes.

To achieve this, a young person moves through four stages (Engage, Build, Practice and Demonstrate) to live independently and successfully. Each phase is underpinned by safe and stable housing and is not reliant on social housing. The young person transitions through the stages within a three-year period.

**Results**

Since launching in 2017, the program has enrolled three cohorts of clients and by 31 May, 2021 there were 214 young people engaged in the Youth CONNECT program at various stages of their journey.

*"Through this program, young people who would have otherwise been homeless or at risk of homelessness, and had an uncertain future, have leased their own homes, found new jobs and are on their way to realising their dream careers. We continue to be amazed by what the young people have achieved, and thank QBE for investing in the future of this group of vulnerable young people."*

**Gary Edwards**  
CEO  
Churches of Christ in Queensland

Recent results of the program include:

- 58** young people have moved on to college
- 38** participants with positive employment outcomes
- 68** participants seeking employment
- 44** participants with positive personal development outcomes

Youth CONNECT has seen a higher rate of young women referred to the program, with women making up 53% of the total cohort. 42% of referrals were male, while 3 clients (1%) identified as non-binary, and another 4 (1%) are transgender.

Youth CONNECT has also seen a high rate of Aboriginal and Torres Strait Islander young people referred to the program from the beginning of the pilot. 42% of referrals are Aboriginal and/or Torres Strait Islanders.

In 2021, the first cohort of young people have commenced their transition after having completed all four stages of the innovative program. This is an important milestone for the program.

Case study: **Daphne's Story**



**Daphne, 17 was referred to Youth CONNECT as part of her transition plan from out-of-home care.**

Daphne relied on her Child Safety team and her Supported Independent Living Service youth workers, and when she transitioned out of this service, and the support level dropped, she felt isolated. Daphne had not attended school for three years, and like others who joined Youth CONNECT, was at risk of homelessness.

In Youth CONNECT, Daphne worked hard to find herself housing, and found a private arrangement with someone from her informal support network. With stable accommodation in place, she worked with her Youth CONNECT case manager to explore further education options.

Daphne and her case manager worked together to apply a Youth Work Diploma at TAFE and were excited when she was accepted into the course. While apprehensive about studying after three years of not attending school, Daphne took all the steps needed to enrol and familiarise herself with the online study portal.

Daphne met with her Youth CONNECT support worker each fortnight for support in sustaining her education and is passing all her course assessments.

She also began to make good friends at TAFE that she was able to study with and now has a new support network. Daphne feels empowered through her new friends.

"One year ago, I was just hanging out with people at the shops, stealing smokes and doing nothing. Now I am hanging out with people who are proper adults and we study and have a coffee, and all of that other cool stuff," said Daphne.

With the help of Youth CONNECT, Daphne approached several organisations and found a student placement with a local social service. This organisation has since offered Daphne employment as a residential youth worker after she finishes her placement.

With the support of Youth CONNECT, Daphne has transitioned from a dependent young person to someone who is reaching goals she did not think were possible - all within six months. Youth CONNECT are proud of everything Daphne has accomplished and are excited to see what the future holds.

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

## About Premiums4Good

Premiums4Good is an innovative initiative that sees QBE invest everyday premiums to make an extraordinary difference to communities across the globe.

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.