# Do you need an 'F-off Fund' like the gays in Singapore have got?



Amid the uncertainties and upheavals brought by the COVID-19 pandemic, many quickly realised the invaluable role of financial safety nets. For the LGBTQ+ community, especially in a society like Singapore's, these safety nets go beyond typical emergency funds—they embody crucial lifelines for personal safety and freedom. Often termed a 'F-off fund', this concept takes standard financial planning a step further by providing the means to extricate oneself from harmful, toxic, or precarious situations without enduring financial devastation.

Unlike a regular emergency fund, which is intended to cover unforeseen expenses such as medical bills or sudden loss of income, the F-off fund is distinctly purposeful: it is money deliberately set aside to empower individuals to say 'enough' and walk away from abusive relationships, hostile work environments, or unsafe living situations. This distinction was highlighted in a personal finance reflection shared by a writer in Singapore, emphasizing that for many LGBTQ+ individuals, such funds are essential—sometimes truly life-saving.

The necessity of such a fund for LGBTQ+ people in Singapore is underscored by the unique challenges they face. Unlike their cisgender, heterosexual counterparts who often rely on family as a fallback, many LGBTQ+ individuals encounter hostile environments at home due to lack of familial acceptance. Studies reveal a significant proportion of queer people live in fear of rejection or losing their homes upon coming out, with 20% during the pandemic reporting hostility from family members. Moreover, societal constraints, such as restrictive housing policies favouring married heterosexual couples, further impede LGBTQ+ peoples’ access to affordable housing, pushing many into costly private rentals without the safety net of family support.

Workplace challenges compound these vulnerabilities. Despite progress in some sectors, discrimination, harassment, and systemic bias remain pervasive, with over half of LGBTQ+ employees reportedly experiencing some form of workplace discrimination. Singapore’s anti-discrimination laws currently fall short in protecting sexual orientation and gender identity, leaving many without legal recourse. Consequently, having a financial cushion to leave toxic work environments at a moment’s notice is not just prudent but necessary for mental health and dignity.

Health and personal safety concerns add another layer of urgency. Mental health struggles are disproportionately high among LGBTQ+ populations, exacerbated by stigma and lack of supportive resources. Access to affordable counselling remains limited, while transgender individuals often face high costs for hormone treatments or gender-affirming surgeries not covered by standard health plans. Physical safety is also a concern, with incidents of abuse in LGBTQ+ relationships or violent reactions from families requiring swift emergency departures. In all such scenarios, a F-off fund acts as a critical safety net—enabling rapid access to shelter, legal aid, or medical care without the burden of immediate financial strain.

Building such a fund is understandably daunting, yet experts recommend steady, disciplined saving as the best approach. Starting small, even with a goal as modest as $1,000, can generate momentum towards a fully-fledged emergency reserve of three to six months’ living expenses. Keeping the fund liquid but discreet, ideally in a separate savings account under sole control, ensures access in emergencies while protecting privacy from potentially unsupportive family or partners.

Complementing financial preparedness, the LGBTQ+ community in Singapore benefits from a network of supportive organisations. Established charities like Oogachaga provide confidential counselling and emotional support, while The T Project offers critical shelter services for transgender individuals facing housing crises. Groups such as Sayoni and Brave Spaces provide advocacy and emergency relief for queer women and non-binary individuals, and collectives like Prident focus on financial and estate planning tailored to LGBTQ+ needs. Community hubs and youth organisations, including Pink Dot events, Pelangi Pride Centre, and SGRainbow, foster solidarity, offer resources, and create safe spaces for connection and mutual support.

Though many hope to never need to tap into their F-off fund, its existence guarantees a safeguard against the unpredictable hardships faced by LGBTQ+ people in Singapore. Financial independence here is more than just security; it’s a form of self-respect and freedom essential to living authentically and safely in a society where acceptance is still evolving. By prioritising this kind of planning, individuals not only protect themselves but also inspire resilience and empowerment within their communities. Source: [Noah Wire Services](https://www.noahwire.com)

## Bibliography

1. <https://blog.moneysmart.sg/uncategorized/lgbtq-f-off-fund-guide/> - Please view link - unable to able to access data
2. <https://oogachaga.com/> - Oogachaga is Singapore's most established LGBTQ+ charity, offering counselling and support services to individuals, couples, and families since 1999. They provide confidential emotional support through various channels, including WhatsApp, email, and face-to-face sessions. Their services also encompass professional training, corporate engagement, and community resources, aiming to empower the LGBTQ+ community and promote inclusivity. Oogachaga's comprehensive approach addresses issues such as sexuality, identity, relationships, mental health, and sexual health, ensuring a safe and affirming environment for all clients.
3. <https://transgendersg.com/support/> - TransgenderSG is an education and resource portal dedicated to supporting transgender individuals in Singapore. They offer a range of services, including support and counselling, social and community networks, and resources for students and youths. Their initiatives aim to provide a safe space for transgender persons to share experiences, seek guidance, and access information on topics such as hormone therapy, surgeries, and gender dysphoria. TransgenderSG collaborates with various community groups to foster inclusivity and support for the transgender community.
4. <https://honeykidsasia.com/lgbtq-resources-parents-singapore/> - This article provides a curated list of LGBTQ+ resources for parents in Singapore, highlighting organisations that offer support, information, and community for LGBTQ+ individuals and their families. It features groups such as Young OUT Here, Transgender SG, Pelangi Pride Centre, Sayoni, The T Project, Same But Different, and others. Each organisation is described with its mission, services, and how they contribute to the LGBTQ+ community, offering parents valuable resources to support their LGBTQ+ children.
5. <https://www.pelangipridecentre.org/links/> - Pelangi Pride Centre is a Singapore-based LGBTQ+ community and resource centre that provides a comprehensive list of local support groups, organisations, and resources. Their directory includes groups for youths, such as the Inter-University LGBT Network and TransBefrienders, as well as general resources like Aces Going Places and Bissu. The centre also lists religious groups like the Free Community Church and Heartland, and other resources such as MaNaDr Clinic and PFLAG, aiming to connect individuals with supportive communities and services.
6. <https://www.sgrainbow.org> - SGRainbow is a non-profit youth community group in Singapore dedicated to supporting gay, bisexual, and queer youths aged 18 to 25. The organisation provides a platform for GBQ youths to navigate their identities within the LGBTQ+ and larger community through personal and social development programmes. SGRainbow aims to foster a safe and inclusive environment where youths can share experiences, build social support networks, and engage in activities that promote personal growth and community involvement.