

A man and a woman are sitting on a bed in a dimly lit room. The man is on the left, looking down, and the woman is on the right, looking out a window at a city skyline at night. The room is dark, with a lamp on the left and a painting on the wall.

THE LOVE THAT

WAS

LOVE VS MONEY

Why good relationships
quietly fall apart.

AHMEED BAKARE

The Love that **WAS**

Love vs Money

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Introduction

How do two people go from not being able to do without each other to not wanting to see each other again?

How does someone you believe you would spend the rest of your life with become a stranger in such a short time?

This is a question people have asked for quite a while, searching for answers to. Not out loud. Not across a dinner table or during a late-night phone call. It is asked in silence. In the distance. It comes when you see what becomes of a union you once cherished and admired. In the slow and painful drift between two people who genuinely love each other but somehow cannot seem to reach each other anymore.

One person is drowning in financial pressure and does not know how to say it. The other is starving for connection and does not understand why it is disappearing. And neither of them realises that they are both dealing with the same problem.

This book was born from observation, and written through research. I am not a therapist. I am not a marriage counsellor with a wall full of certificates. What I am is someone who has watched closely and repeatedly how money quietly breaks love. Not in one dramatic moment. Not in a single argument or a discovered secret. But slowly, gradually, through patterns so small they are almost invisible until the damage is already done.

I have watched men go silent when they should have spoken. I have watched women push harder when they should have waited. I have watched two people who were genuinely right for each other slowly become strangers. Sometimes, not because they stopped loving each other but because they never learned how to talk about money without it

turning into something else entirely. That something else is what this book is about.

When a relationship breaks down over finances, we tend to blame the money itself. He did not have enough. She was too demanding. The timing was wrong. Life was too hard. But money is rarely the real reason.

Oftentimes, the alleged culprit is a lack of communication. But we've heard it over again, "I was talking. You weren't listening". In reality, people talk. But like the tower of babel, relationships can crumble to their foundations if you don't understand the language of your partner.

The real reason is in understanding what money does to communication. What financial pressure does to a man's sense of who he is. What financial uncertainty does to a woman's need to feel secure. What happens when both people are struggling, but in completely different ways, and neither one has the words to explain it to the other.

Before we begin, a few honest things. This book focuses on relationships between men and women who are working toward commitment and marriage. I say this not to exclude anyone, but to be clear about where my insight comes from. This book does not take sides. It is not a book that tells women they are too demanding or tells men they need to toughen up. It is a book that tries genuinely to help both people understand what the other is going through. Because in almost every relationship breakdown I have observed, both people were doing their best. They just did not understand each other.

By the time you finish this book, a few things should feel clearer. You will understand why financial pressure makes men go emotionally silent, and why that silence has nothing to do with how much they love you. You will understand why women respond to that silence with

urgency and intensity, and why that intensity has nothing to do with being difficult. You will see how the cycle of pulling away and pushing harder slowly dismantles even the strongest relationships.

This is not a book about managing money. This is a book about understanding. About seeing the person you love in a way that most people never get the chance to. Of course, not every relationship will survive. Sometimes two people are just not ready.

Understanding changes things. And for the relationships that can work, it changes everything.

PART I

Why Love Alone Is Not Enough

Chapter 1

The Real Reason Relationships Break

There is a version of relationship problems that people talk about publicly. Then there is the version that actually destroys the relationship.

The public version is usually simple.

“We stopped communicating.” “She became too demanding.” “He changed.” “We were no longer compatible.” “Money became a problem.”

Simple explanations. Clean explanations. Convenient explanations.

Real relationship breakdown, however, rarely happens that cleanly. In most cases, it happens slowly. Quietly. Almost invisibly. Most people imagine the end of a relationship as an explosion. The reality is usually far less dramatic and far more difficult to trace.

“Relationships tend to end not in fire but through erosion.”

A little misunderstanding here. A little emotional distance there. A conversation avoided. A concern dismissed. A moment of silence interpreted the wrong way.

Individually, none of these things seem serious. However, over time, they begin forming patterns. And those patterns eventually shape the entire emotional atmosphere of the relationship.

Let's call this **the Spiral Effect**.

The Spiral Effect is what happens when unresolved emotional tension accumulates until both people slowly stop interpreting each other correctly. Do you know what a domino is? I'm sure you've heard of the domino effect. Now, think of it in exponential form.

One misunderstanding creates another. One defensive reaction creates another. Eventually, both people begin reacting not just to the current issue but to the weight of everything that came before it. That is why so many arguments feel larger than the issue being discussed. The issue itself is often small. The emotional buildup behind it is not.

A simple example makes this visible. Imagine a woman who keeps noticing that her partner seems distant. The first few times, she asks gently: 'Is everything okay?' He says he is fine, and she decides not to push. A few weeks later it happens again. This time she asks with more concern: 'You've been distant lately.' Again: 'I'm fine.' Another month passes. Now her tone shifts: 'Why do you always shut me out?'

At this point, most observers would focus on the confrontation. But the confrontation is not actually where the problem started. It started with accumulated emotional confusion, building quietly for months before it finally had words.

On the flip side, a woman can complain of an issue to her boyfriend and before she's done, he says "don't worry, it'll be fine". A week later, her friend insults her and when she complains, her man responds with "it's not that serious". Six months down the line, she's complaining of a toxic boss and he responds with "don't worry about it. Let's start your own business. Draft a business plan, let's go through it together"

Feeling confident, the man thinks he's being a problem solver, only to hear those dreaded words;

“You don’t support me in any matter. You didn’t even listen to me. You don’t care about how I feel. You’re acting like it’s not a big deal”.

Of course, they don’t all come at once. Just one or two sentences will suffice. If you’ve been in a relationship before, I’m sure you can guess where this conversation ends.

I’ll give you one more example. Have you ever been with someone who always seems to be happy. But suddenly, he’s frowning and you’re wondering what you did wrong. Then, you ask what’s wrong. And he says, “how? I’m okay. Just thinking”. “What are you thinking about?” “Nothing serious” “then, why are you frowning” “I’m not”.

Ugh

This is where one of the most persistent misconceptions about relationships becomes important to address: the idea that more communication automatically creates more understanding. It does not. Many couples communicate constantly while understanding each other poorly. Two people can talk every day and still feel emotionally alone. The gap is not in the frequency of words. It is in what those words mean to each person.

“Understanding and communication are not the same thing, but they feed each other.”

People communicate more honestly where they feel understood. They understand more easily where communication feels emotionally safe. When that loop is working, relationships can handle enormous amounts of pressure. When it breaks down, even small problems begin to feel insurmountable.

A healthy relationship is not one without problems. It is one where problems do not escalate into emotional warfare. It is one where honesty has enough room to breathe, where pressure does not automatically mean distance, and where two people can sit inside difficulty without losing trust in each other. Relationships rarely collapse suddenly. They drift, slowly and almost imperceptibly, into misunderstanding. The encouraging truth is that distance is easier to prevent than repair.

Understanding your partner's emotional reality changes the way conflict lands. What once felt like a personal attack begins to reveal itself as something else entirely. A person struggling. A person trying. A person who, like you, did not have the words.

That shift in understanding is where this book sits.

To communicate well, you need to understand a person. Let's take a look at what happens behind the scenes of each gender.

Chapter 2

The Male Burden of Provision

This chapter is addressed to the woman

A man can love a woman deeply and still struggle to communicate his financial reality to her. For many women, this is genuinely confusing. The natural question becomes: if you truly loved me, why wouldn't you talk to me about it? On the surface, that question sounds completely reasonable. But in most cases, the silence is not about love. It is about what finances mean to a man psychologically, and how differently that meaning lands compared to how most women experience the same pressure.

Most men grow up absorbing an unspoken understanding about the world. The acknowledgement of a need to be an answer to everybody's question. Nobody necessarily announces it. Life simply communicates it repeatedly, through responsibility, through social expectation, through what earns respect and what loses it. The message is something like: one day, your value will be measured by what you can build, provide, protect, and sustain.

This is where women start to get angry. Because you can't remember asking that of any man. But...

Very few men consciously think 'I am only valuable when I have money.' Human psychology rarely works that way. However, belief does not need to be conscious to be powerful. It reveals itself in behavior. A man becomes noticeably quieter during financial struggle. He delays commitment despite genuinely wanting it. He withdraws emotionally during difficult seasons. What looks like withdrawal to the woman on the other side is often the surface expression of something much deeper: not just stress, but inadequacy. The sense that he is temporarily failing at the thing he was told mattered most.

Take a moment to think about what the last statement means in reality.

This creates a communication pattern that is worth understanding clearly. When a woman notices emotional distance and asks 'what's happening?' She is almost always asking from a place of concern. What many men hear, however, is a different question entirely. Not 'how are you?' but 'why are you failing?' The gap between what she meant and what he heard is not a reflection of bad intentions on either side. It is a

reflection of two people interpreting the same moment through completely different emotional frameworks.

Many men, under pressure, follow a fairly instinctive internal sequence: **retreat, analyze, solve, then return**. The idea of bringing a half-formed problem to a partner before it is resolved can feel like exposure rather than intimacy. Many men believe, sincerely, that protecting their partner from uncertainty is an act of care. *I can try to explain why, using a combination of biology and psychology but that won't change a thing*. The problem is that from the outside, protection and disconnection look almost identical.

There is a side of this conversation that men must also sit with honestly. Silence is not always strength. Many men have normalised emotional isolation so gradually and so completely that they have begun mistaking it for maturity. At some point, honest communication is not optional.

If the relationship is one you genuinely intend to build a life inside of, there must eventually be room for uncertainty, for fear, for financial pressure, for the kind of temporary struggle that belongs to every human life.

The belief that a man must always appear emotionally invulnerable is one of the quietest destroyers of intimacy. Not because it makes him less lovable. But because it keeps him from being truly known, and prevents his partner from ever being able to reach him.



For the woman — Reaching your partner

Emotional safety matters deeply here. Men open up where they feel genuinely safe, and what creates that safety is often different from what women expect. For many men, respect is not merely admiration. It is emotional permission.

“If a man feels that there is a level he’ll get to in his finances where you’ll lose respect for him, then you can be sure he’s not going to tell you anything about his finances”

This usually comes from slight remarks. I’ll tell you something free. Don’t make jest of a man going through financial challenges with your man. It backfires. An example is this: If your man consistently abuses a lady who has eczema on her face and says he’s sure it’s because she’s dirty, what would happen if you suddenly wake up to eczema on your face? No matter how much he swears he doesn’t mind, something else will keep ringing in your mind; ‘he probably thinks I’m dirty’

Now, understand that 30% of men don’t know what causes eczema. The other 70% don’t care about it. You get the point though. Now, in the beginning when he was talking about eczema, you probably corrected him but would feel too lazy to start explaining the biology, physiology, or any other -ogy behind it. So, you let it go. Until it’s your turn and then it’s too late.

When your man sees himself about to go through a similar situation as someone you once mocked, even though he knows he can handle it better than that person, he might still feel some resistance in communicating it to you. Another example would be when your man says, ‘I don’t have much cash on me’. In reality, that could mean he’s stark broke and hasn’t eaten. Or he needs to pay his workers, or his new

project needs an extra 2billion to be completed — whatever the scenario is for you. How you react in moments like this matters a lot.

When a man consistently feels judged, compared, or subtly diminished during financial pressure, he will begin filtering what he shares. A man who already feels internally inadequate becomes considerably more closed when he feels externally reduced as well.

You might ask, ‘doesn’t that make him insecure?’

No. A man can be secure in his own ability and insecure in your ability to understand a situation.

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