

EPISODE 1471

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FT: So Money episode 1471, Caitlin Murray, Founder of Big Time Adulting.

***CM:** Being grateful and having gratitude for like all the wonderful things that life has to offer, even just like, you know, seeing the flight pattern of a beautiful bird or something like that in a small moment of a day, doesn't mean that you can't also get pissed off about things or just be a human and be real about it."*

[INTRO]

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi, and today we are going to talk to someone I admire on social media. Social media can be a tool for greatness and not always. But Caitlin Murray is showing up for me. She is a mother of three who takes to social media and her podcast, Big Time Adulting, to expand on the day-to-day of motherhood, which is wild and crazy. She is hilarious. She is insightful. She comments on parenthood, adulthood, womanhood, all the things in the hood. I found her on social media, but now I'm listening to her podcast, and I am certain that this woman has many more gifts to bring into the world.

Caitlin and I talk about her journey to creating Big Time Adulting, as she was journaling during a very difficult traumatic time in her life as a parent. Her eldest child is a cancer survivor, and she began to write about that experience. Her decision to become a stay-at-home mother was a very thoughtful one, how she navigated that decision, and her advice for anybody else who's at that crossroads. Finally, loved what she had to say about being free to grieve, free to complain. As moms, sometimes we feel like we have to keep it all in. We got to look like we've got our stuff together. But it's important to recognize, when you're having a bad day, you owe it to yourself. Here's Caitlin Murray.

[INTERVIEW]

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FT: Caitlin Murray, welcome to So Money. I promised my audience I would connect with you. I'd have you on. I've been bragging about you a little bit on the show because probably like you, I'm a little tired of like the social media stuff. But your stuff really speaks to me. The algorithm connected us earlier this year, and I'm just so grateful. Welcome to So Money.

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CM: Oh, my God. You're So Money. Thank you. That is so nice. I love the name of this podcast.

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FT: Thank you. Well, I love the name of your brand, your platform, Big Time Adulting. I have been reading up about you and really appreciate, admire your stories, sort of how you've evolved into this go-to mom expert, who's raw, who's funny, who's relatable, who's wise. I really give you so much credit because it feels like so much of what you produce, it's not rehearsed. It's not like picture perfect, although you're beautiful and you're – But like you really like give us the behind the scenes, and I so appreciate that.

But for those of us who are maybe new to learning about Caitlin Murray and Big Time Adulting, tell us the story about how this began as a journaling exercise, as your family was working through and caring for your child, your firstborn, through his cancer treatments. This writing was really just a catharsis for you. But my goodness, what a journey that it's taken you on.

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CM: Yeah. Thank you. It's funny you said parenting expert. I'm like the non-expert expert, right? I have absolutely no qualifications whatsoever. It's just really sharing like the real, raw, or like beautiful experiences that we all have in just a regular day of parenting, I guess, even. You could break it down to something that small.

But my son was my oldest child, who's nine years old now, was diagnosed with leukemia, acute lymphoblastic leukemia, when he was three years old. He had just turned three years old. My daughter at that time, my middle child, was one year old. So as you can imagine, just like any parent's worst nightmare, a terrible event that happened to our family, incredibly scary and really life-changing for all of us. We spent so many years just in the house pretty much as a family together, and I'd say a lot of the silver linings of that are just I feel as though we're very tightknit as a crew here.

Then straight into the pandemic, honestly, when he finished his treatment was the same week that like New York shutdown, which is where we're sort of based out of. So it was sort of like one giant, life-altering event after another in this parenting journey I've been on. But the way I got started was, with my son, I began writing about our experiences, like our days in the hospital, and they were more anecdotal that were just little stories that I was sending out to family and friends with an element of humor and just the brass tacks of what was going on just a little bit more.

I was just doing that really as a part therapy for myself. Like you said, it was a really cathartic experience for me to just share and write about it, and it got me started on this. I like to say my journey of oversharing. So here I am. Now, I decided to take it over to Instagram, and a lot of what I do over there is just not – It's not based on like our cancer journey at all. It's mostly just the day-to-day happenings of parenthood, which is stuff that I had felt all along, but like I just felt like I had – I always say this. I had like the license to say whatever I wanted, after having been through like these very difficult experiences with my son and everything.

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FT: Your son is healthy now. He's in remission. So happy about that.

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CM: Yeah. He's in remission, and he's doing great. We are really, truly blessed. We feel like we're the lucky ones, for sure.

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FT: The part about writing and how that sort of was initially cathartic but eventually like led to its own – Took on a life of its own and you sort of like going with that and taking the show on the road. What has it opened doors for you as like a mom and as a woman? What has this path led you to that maybe it was unexpected? I often think that motherhood gifts us so many things that we don't credit. Like we find ourselves over and over again as – Through this journey of motherhood, we discover so much about ourselves. Sometimes, we don't act upon it. But sometimes, we do. What has this really taught about you and like maybe what your underlying ambitions have always been?

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CM: Yeah. It's a good question. It's so funny. I was at a party, a 40th birthday party, for one of my best friends this past weekend, which I'm still recovering from today on Tuesday.

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FT: It's a good party, a good party.

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CM: Party. One of my friends was there, and we were just sort of talking about where our lives are going and all of that stuff. She had said to me that she remembered me saying college that I had always just wanted to be a mom. I was like, "I'm going to be a mom when I grow up," basically. That was definitely a priority and a goal of mine. But as I became a mom, I realized that there was this like big piece of me that I had – I needed to explore and that I wanted more than only being a mom, which I really didn't realize until I became a mom.

So I guess like this Instagram journey has, number one, been like a very validating experience. Like it's very hard to put yourself out there at first, especially in the beginning, when you have fucking zero followers, and then you're just saying whatever you're going to say. I don't know if this podcast is explicit or not. I just –

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FT: It is now. It's okay. We – I go with the guests.

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CM: But that's – It's very on brand for me to be explicit too. Anyway, but I just felt that after time, it was creating a community of people who were like really like-minded. I was like, "Wow, this feels awesome." It feels so good to know that how I was feeling, what I wanted to say is being received and related to in such a hard way. That's probably like the most rewarding part of this journey so far.

But, yeah, it's going in other directions, and I've always been sort of playing the long game, like trying not to dive into anything too quickly before I'm really sure about what I'm saying. Plus, I'm still a full-time stay-at-home mom. So like that's my real like responsibility right now too.

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FT: But, you know, I did listen to that podcast that you interviewed your mom on, on your podcast, and she remembers you as Caitlin was the entertainer. Not only that, she had such an appetite for life. I remember hearing her talk about you reminded me of my own daughter who sort of wakes up and is like up for anything, and it is just so joyful. Not always, but relatively I have to, so I can speak in relative terms. Like she is way more just up for anything.

I think that remembering who you were as a kid, it's no coincidence who you become sometimes. I mean, you are embodying still that little girl, but just sort of in your big time adulting way. Is that something?

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CM: Yeah, totally. I do think about that. I was totally that kid. I was definitely like always performing, dancing, like I do all the time on my Instagram page. I was involved in some theater

stuff and that kind of thing. So I have the ability to act a little bit like a ham from time to time. But, yeah, I would say I'm enthusiastic about saying yes and doing things and that kind of thing.

But I guess I thought before I became a mom that I would just translate all of that into my role as mom. Now, I know that I wanted to do more with that. I felt really compelled to just share. So that's what I started to do.

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FT: Well, we're about 10 minutes into the conversation, so I got to ask about money, as my audience is – I can tell they're getting a little antsy in their seats like, “When are you going to ask her about money?” I'll start out with some softball. Like what lessons about money has motherhood presented to you that you've taken note of or you've acted upon?

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CM: It's fucking expensive to have a family.

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FT: You have three kids. I want to ask later about what gave you the confidence to have that third. If people have three kids, I'm like, “You're just showing off at this point.” You know what I mean? It's just so expensive. But go ahead. It is expensive. Yes. I will agree.

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CM: Expensive. Yeah. So when I first started out as a mom, I was still working, and I worked for pretty much up until my son – When my son got sick, I took some time off, and then my job let me come back and work from home a lot. I was in the nonprofit world, so not making a lot of money at that time personally myself. My husband works in finance, so has always had a really stable income that has supported our family. So that gave me the flexibility to stay home with the kids when my son was sick.

After my third child was born, that's when I really kind of cut loose with my – The job that I had had, that I had kept really on – It was a part-time basis at that point, but I loved having it. I loved having the job. It didn't provide a ton of income for our family, but it was like enough to pay for childcare and then maybe like extra childcare for whatever – With the things that we wanted to do throughout the year or whatever, babysitters, trips that we wanted to go on, things like that.

Basically, I've now, since quitting that job, had no real income. I'm starting to do more with my presence as a content creator now, and I have really high hopes for monetizing that in a very meaningful way. But it was not something that I sort of came charging out of the gates, like trying to get sponsorship deals left and right. Mostly, I've actually turned everything down up until now. So I'm just –

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FT: Why is that? What is it about some of these partnerships that you're like, “No, not yet,” or, “Not for me.”?

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CM: It's because I don't really see myself as an Instagram influencer. Like that's not really who I'm trying to be or want to be. Like I'm not, “Hey, guys. Here's my like favorite mascara,” or whatever. “I'm going to pop on here and show you my latest teeth whitening journey.” It's just I don't want to do that. It's not for me. But I would partake in some more meaningful like evergreen sponsorship deals as I'm getting to this point, where it could also result in some meaningful income for my family and for me for all the work that I put into creating because it is a lot, and I put a lot of kind of sweat equity into this so far.

So it's kind of – I've been kind of, like I said, playing the long game, waiting to see what I really want to do with it before kind of diluting my content for a couple of 100 bucks here or there, as I had a smaller following. Now, I'm getting to a point where I can be a little bit more choosy and make an impact.

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FT: It's very wise. It's very wise. A friend of mine in the personal finance space, who's an expert, she's like, "We get sponsored offers here and there." She's like, "you don't want to become NASCAR. You don't want to make home like a race car in NASCAR." You do want to ultimately –

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CM: [inaudible 00:14:43] all over you.

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FT: Yeah. It's like what are you really standing for, and clearly you're just doing it because gas is expensive. I'm just –

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CM: Like honestly, I have respect for that too because I'm in a position where I am fortunate enough to be able to say no to those smaller deals. I know that not everybody can do that. So I completely respect the hustle of like the influencers out there who are doing it because they have to put fucking food on the table. You know what I mean?

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FT: Sure, sure. Yes.

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CM: Because there are people were legitimately in that struggle, of course. So I would say I've been very lucky to have the option to play the longer game with this.

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FT: You're very thoughtful about messaging, and like consistency is so important. Let's remind everybody. You've been doing this since, what, 2016, more or less. You've been – Like that's when you went pen to paper for the first time with your thoughts around mom hood and being open. It's been seven years.

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CM: Yeah, yeah. Well, yeah.

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FT: Something like that.

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CM: Mm-hmm, something like that.

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FT: Yeah. You have a tagline, which I like, which is go get yourself a snack and have a great day. Which is – I mean, like I follow people who I love to on Instagram. Like I follow this food expert, Feel Good Foodie.

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CM: Okay. I'll have to check her out.

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FT: Every time she like takes a bite out of her food, she'll go, "So good," and you're just like waiting for it. Because sometimes, maybe you're like, "Maybe she won't like what she made." I think that's a sign of someone who's being really thoughtful and, ultimately, this repetition, this

consistency. In what ways are you being very – Other ways you're being really strategic about what you're putting out there because it does feel sometimes very off the cuff.

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CM: Well, thanks. I am thoughtful about what I put out there and what I say or don't say sometimes, but I usually – I would address pretty much any topic in a way that I'm comfortable doing so, you know. But I guess like with the get yourself a snack and have a great day, I thought it was just like a good tagline and like a reminder for a mom like, “Don't forget you. Don't forget to get yourself something, a little treat right now or something.”

In terms of the other messaging and verse maybe, what you see on social media otherwise, like people following lots of trends with like certain music behind the reels or voiceover stuff, like I've always tried to stay away from that and be my own person and own thing because that's like not a brand. I'm trying to like be a brand really more so. Then it can be hard because those are the things that are also like more recognized by the Instagram algorithm and like just sort of might tempt you to go another direction or be part of a trend or something like that.

So I think just the reminder of this is who I am, not like this is what somebody else is doing or whatever. I'm going to stick with what I want to really say or be, and not giving a shit if it doesn't work out in a way, just as long as you know that you've said something that's like really true to you.

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FT: What have you discovered? Because at this point, you've done so many videos. You can see like it's over a million likes or just less fewer likes. What are some of the contents? What is the content? What are the topics that you find really are resonating with your audience these days?

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CM: Yeah. So it's funny. I think people come like see a reel that's like a funny reel that I've done or something, just like a joke. They come for a real, like they come over to my page for a reel, and then I feel like they stay for like the stories, like the everyday stuff that I talk about and maybe a little bit more real sense. Or when I share a piece of my heart or something that's gone on in the day that like has upset me or a struggle in motherhood and being like that real part of what also goes on. But also being able to joke about it, right? So it's like trying to strike the balance between uplifting and funny and also not sugar-coated or too fluffy.

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FT: What continues to stress you out? I mean, I can't imagine when you're going through the terror and the trauma of like your child having cancer and then being sort of on the other side of things. There is like some PTSD I would imagine, where I would feel like walking on pins and needles sometimes. Not every day but you have those days. How do you work through that, and what are some of the things that when you're airing grievances in your stories, like what do you tend to be stressing over or worried about?

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CM: Personally, I suffer like from health anxiety now, but I actually feel like that was like already something that was going on with me, prior to my son getting sick, and then like it was exacerbated by his illness.

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FT: Your own health anxiety?

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CM: Yeah. My health or the health of my kids or like my husband or my parents, like immediate family type things. Not in like irrational ways so much. But if there's anything that happens with a kid or something like that or myself that you can't – Like I don't get anxious about somebody getting the stomach bug or the flu anymore, although I would have when my son's immunity was

compromised. Now, it's more like something random happens that you can't immediately explain what it's coming from, like it's not a virus, it's not whatever. Then like is that fatal cancer?

So I catastrophize like things that are unusual right away, when usually they're just something that's like very small and – I shouldn't say not usually always. It's never been like the worst-case scenario. So why do we do this, right, when we know intellectually. But that's one of the things that I stress about on like regularly. But I guess in terms of what I share in my content and what I stress about, it's just the constant, relentless nature of parenting toddlers and babies and little kids like that. Like I've really feel like I've reached this beautiful place with my seven and nine-year-old, and I'm still like stuck in the mud with my three-year-old, going through the bullshit that like –

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FT: Luke.

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CM: Lukey.

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FT: Lukey. What convinced you and your husband that you are ready for a third? I know you've said you've always wanted three kids, and you went for it. Your daughter was how old at the time when you were pregnant for the third?

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CM: She was three and a half. Then my son was five and still in treatment. So when I got pregnant with Luke, I had – We had – I guess it was like by the time he was born, we are going to have about one more year left of treatment, and that last year of treatment is meant to be a little like lighter on the system, like not as aggressive and difficult as like the first year, certainly, of treatment, which is a lot harder on their little bodies and on everybody.

I guess the answer is that I've always wanted three kids. I was one of two, and I always wanted to see what like the family dynamic with three was going to be like. It's something I thought of as a kid growing up. What would it be like to have a brother, another brother, or sister, or whatever? So like I really didn't feel like I was going to be complete until I went for the third. I don't think I was like ready, or I don't know if you're ever ready for anything until it happens. There are certain things that you just can't – If you wait till you're ready, you'll never do it, right?

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FT: Right. There's no such thing as the perfect time to become a parent for the first or the fifth time. Yeah.

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CM: Yeah. So it was just one of those things that I think we were like, “You know what? We wanted – Let’s at least try. And if it if it happens, awesome. And if it doesn't, it wasn't meant to be.” It worked, so now I have a hellish toddler to run after.

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FT: Do they know that mom has like an audience online?

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CM: Yeah. They do know and like more and more now because it's grown. I'll get approached in like random places with the kids, “Oh, I will follow your page,” or something like that. So they see people recognize me sometimes, which is something that definitely makes me think a little bit more about where the direction of all my page will go in the future, if any of these things will eventually bother them or not.

But mostly, I have to kind of follow my heart with it and stay true to myself on all of this. I am pretty freaking upfront with them. I'm like, “You guys, I created this page to talk about mom shit

because –” Maybe I didn't say shit to the kids. “But like mom stuff because you guys drive us crazy all the time. Okay. And so some people need to talk about it.” So that's where – And I was like, “But I also talk about how much we love you, and we make jokes and dance.” That's pretty much where it goes.

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FT: On this podcast, we often talk about the importance of women having financial independence, whether they're married or single or stay-at-home mom or working mom. What would be your advice for a woman? Because I get this question quite a bit too. They're sort of at a crossroads, where in their 20s and in their 30s perhaps they focused on their careers and feel really good about where they've landed professionally. They're making good money. They want to have kids, and they're not sure how to balance it. So they're thinking, “Well, maybe we will take some time off and leave work.”

But there is a – I don't know. There's conflict, right? Internal conflict of like what are the tradeoffs? What will be the tradeoffs? Am I making the right choice? This is a very personal choice, obviously, but is there any advice for those women who are at that crossroads, at least maybe what you considered before you did that.

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CM: I think that, like you said, it's a totally personal choice, and it has to be dependent on what's best for you and your family at that time. You kind of just – To be honest, I think that mothers just get the shitty end of the stick in a lot of professional and domestic scenarios. Like we tend to take it all on, and that can cause a lot of stress.

I don't know why it's this way. I don't know which came first, the chicken or the egg. Sometimes, I think about this stuff all of the time, the mental load of motherhood, why it always falls on women, how there are so many more dual-income households these days, and how full-time working moms are balancing that with their other full-time job of being a mother. It's hard in both sense. I think it's going to be hard either way.

I feel like you feel like you have one foot in the door if you're working and a mom or you feel like you left part of yourself behind to be with your kids. I mean, I think that there are some stay-at-home moms out there who are just like happy in that role, you know.

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FT: For sure.

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CM: Then there are some working moms out there who are just total bosses and don't really feel the need to like absorb that guilt of –

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FT: They don't feel guilty at all. They don't, it's like, I'm doing you a favor maybe because I'm working and you're seeing me be more than just a mom, perhaps. So maybe the question is what's the advice for fathers? Because so much of this is like, "Well, what are you going to do about it, mom," who also wants to continue her career. We forget that there's like another person in the relationship who could be supportive of what you want to do and could also make some concessions of his own.

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CM: Right. Yeah. I think it also goes back a whole lot to just like appreciation and an acknowledgement for the work that's being put in and like the definition of what's successful in our society. Because certainly, it hasn't been on like being a good mom or like the role of the stay-at-home mom. It's completely on glorified, non-glamorous lifestyle.

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FT: It reminds me – Well, so continue. Sorry. I didn't mean to interrupt you.

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CM: No, we're good. So, sometimes, it's about redefining success in that way and what is important.

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FT: To your point, what may be successful for you in that chapter of your life is not what was successful for you previous to becoming a parent. Like you're allowed to change your definition of success as your needs and life evolves. We sometimes feel like we're locked in to an ambition that we set for ourselves. If we don't follow through on that, we have failed. We have somehow made a wrong turn somewhere.

I think that's just – You're just not being very fair to yourself in the sense that like life doesn't care what your goals are sometimes. Like life just like, as you know, will throw you a curveball, a big one, a life quake. Your success in that moment is defined by your flexibility and your ability to adapt.

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CM: Yeah, totally. You only have control over your reaction to situations or what happens to you in life. That's, I think, why I called my like page Big Time Adulting because it's like a play on this like trendy thing of adulting people, thinking that they have an apartment. That's like adulting. I'm like, "No." Having kids and getting a cancer diagnosis and navigating life through these really difficult times or instances of parenting, that is adulting. That is like big time adulting or whatever.

So I think like my husband is awesome about giving me appreciation and acknowledgement for basically sacrifices that I make personally to be the caretaker at home and take care of like pretty much everything domestically because he has a really demanding job, and he works very long hours. So I really do. I mean, he's fantastic when he's around, but this isn't his also dojo. You know what I mean?

So it's like when he comes into the house on the weekends, it's like I'm still making all of the plans because this is my routine. This is my – This is when we're going to eat, what we're going to eat, da, da, da. In a way, I'm like, “God, I really don't want to make all these decisions anymore.” But he also doesn't run on the clock that I want to run on throughout the day. So it's like –

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FT: Yeah, I get it. I totally get it. You have given yourself this permission to be transparent about motherhood, and that may seem easy to do, but it's not. You have talked about that that oftentimes, moms feel like we can't express our hardships. We have to be grateful all the time. I just finished reading Kelly Ripa's book, which is called *Live Wire*. Anytime she was like having a bad day, her husband would be like, “You have three healthy children. You have a great job.” She's like, “But can I also –”

It doesn't have to be either or. Like I can have all those things and be in a bad mood about the fact that like I got in a fight with someone at work or something. Like I don't put blinders on because like I have three healthy kids. I think that we should be allowed to feel all the things and not always be praying at this altar of just, “You should just be happy to be here.” Let's give ourselves more permission to like be dynamic beings and talk about that stuff.

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CM: Being grateful and having gratitude for like all the wonderful things that life has to offer, even just like seeing the flight pattern of a beautiful bird or something like that in a small moment of a day, doesn't mean that you can't also get pissed off about things or just be a human and be real about it. I think like the permission to speak about that and like say how you feel also alleviates it much faster. You can feel free to move on and not harbor that inside or build resentment maybe towards the person who's off in the office, getting a paycheck every week or something like that, or not making the doctor's appointments or whatever it is.

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FT: Yeah. You can process it and move on. I love it.

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CM: Make more change or make a change or help incite change in something that's not working.

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FT: Well, this is why I appreciate you, Caitlin Murray, Big Time Adulting. I am a big fan of you and why? It's because, again, everything I said in the beginning. Social media can be a cesspool, as we both know, of just bad influence and feeds that make you feel bad about the fact that you're not perfect or what have you or encourages you to let go and change yourself in superficial ways. You keep it real and fun.

That's a great way to use social media, y'all, if you can find people like Caitlin. You know what I mean? Fill your feed with only the people and the ideas that inspire you and bring you joy and make you laugh. Thank you for being that person for me, Caitlin, and I hope to send lots and lots of people your way, and we'll be following you. I hope you do get those big evergreen partnerships. They would be lucky to work with you.

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CM: Thank you so much. That's really kind. I appreciate all your kind words. It's great to be here with you.

[END OF INTERVIEW]

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FT: Thanks so much to Caitlin for joining us. Check her out, Big Time Adulting. Stay tuned for Wednesday's episode, where we've got Mrs. Dow Jones. That's right, the Financial Pop Star herself. You don't want to miss that. Thanks for joining, and I hope your day is So Money.

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