



## SAG-AFTRA on strike: the Hollywood hustle in the age of AI

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Welcome to Code WACK! , where we shine a light on America's callous healthcare system, how it hurts us and what we can do about it. I'm your host **Brenda Gazzar**.

This time on **Code WACK!** What's the 2023 SAG-AFTRA strike about and what's at stake for actors? Plus, what could the ongoing strike mean for their health care? To find out, we spoke to **Pat Finn**, a Los Angeles-based actor who has worked in Hollywood for more than 25 years. He's appeared in such shows as *Seinfeld*, *Friends*, *Drew Carey*, and *Murphy Brown* and in movies such as *It's Complicated* opposite Meryl Streep.

***Welcome to Code WACK! Pat.***

**Finn:** Hi! Thank you for having me.

***Q: Thank you for being here. Tell us a little bit about yourself and your 25-plus year acting career.***

**Finn:** Wow. I grew up in Chicago, Illinois. I was, to be honest, too afraid of theater. I never did theater in high school or college. I was an athlete. I played rugby in college, which was kind of fortuitous because the other gentleman on the rugby team that I befriended quickly was (the late comedian/actor) Chris Farley. Chris and I became best friends, and that was at a school called Marquette University, which is in Milwaukee. And we just kind of had a love for like all things comedy, just we listened to, you know, National Lampoon and Bob Newhart and Steve Martin, and we gravitated towards that ... which is wild that that became our career, which is very, I think rare coming from somewhere like Wisconsin or Marquette, which certainly isn't really known for theater per se.

But we went back down to Chicago to a theater called Second City, if you're familiar with that, you know, (Saturday Night Live?) So probably like 60% of the people from SNL come from Second City, if not more. It's a satirical, improvisational theater that was started at the University of Chicago in 1959 by like Nichols and May and Ed Asner and Alan Alda, Joan Rivers, people like that. But it's very intelligent. It's very smart. Not that I'm intelligent, but to play to the height of your intelligence, which is really cool. And I gravitated towards that. And then improv is huge as well. Chicago tends to be the improv mecca, I guess, of the country. But when I was there, I was lucky enough to have people like Mike Myers and Joel Murray and Tim Meadows ahead of me, and then (Stephen) Colbert and (Steve) Carell, and then my group was Adam McKay, Tina Fey, Rachel Dratch, Amy Poehler.

Just a really crazy great group of people that really pushed each other and really supported each other, which I really, really, really liked. So I liked that kind of concept. So I guess I took that with me into the acting world and I was actually pulled off a stage. Bernadette Birkett was directing a show. She's an alumni of Second City, and she happens to be George Wendt's wife from Cheers. And he was doing a TV show and they couldn't find their co-star so I was auditioned seven or eight times and ended up getting the co-star of a CBS show. And then after that didn't make it. I got another show called *Murphy Brown*, and my wife and I, we met at Marquette and we decided to move out to L.A. and have kids and act <laugh>. So it's like, I for sure thought I was going to be a salesman or a fireman.

***Q: From athlete to actor. Wow, what an interesting path, and you made it! And now you're a member of SAG AFTRA, which is currently on strike and many productions are halted. What would you say are the primary issues driving the strike?***

**Finn:** Well, let me preface by saying like, as a kid, work was a big deal and there were eight of us in a three bedroom house, so don't tell the church, but I lied about my age when I was 11 to say I was 13 to caddy, which is a hard job, especially when

you're a kid. And those bags are big. But I've always worked and I worked in factories, and then I was a teamster when I worked in a 7-Up factory and on a 7-Up truck. So I was a part of a strike as a teenager. Now they're a little more aggressive on the teamster front and there's more tire irons. But I started to understand the necessity of it, and, and that was maybe something that really helped me or educated me towards the process of going through it with SAG and AFTRA.

So I've been through it before with SAG and I'll be honest, I'm not a fan of strikes. I don't think anybody really is. Actors tend to be very dramatic. 'Let's go on strike.' It's like, 'hold on a minute, hold on.' 'I have an outfit and everything'... But I think there's a perception, and I'll say my brothers and sisters throughout the country and, and friends, I think a lot of 'em just think we all make a million dollars. We just walk into a bank and there's just a million dollars sitting there and we're, we're all, you know, 'I loved you in friends' and it's not the case. And certainly there are people, oh my gosh, that do extremely well. Like any profession. And where this gets a little bit different is it's very lopsided.

And I think of SAG, which there's 160,000 members, 87% make \$26,000 or less in a very expensive city. And the reason that's important is because we don't get insurance until we make X amount of money. I forget what the exact amount is, like 27,000, and then there's another tier of like \$35,000. But that's what you aspire to do because that insures you for the year. And you can't do it through just residuals or anything like that. But in this case, it's like the rules have changed a little bit. It's a weird example, but I remember when I first moved out here and there was a strike and they were talking about *I Love Lucy*. Literally, you could watch it, you know, you're sitting in a dentist's office and you're going to see a clip of *I Love Lucy*. They don't get any of that money and it's still airing and they're still making money.

And I'm like, 'wow, the old golden age kind of screwed up,' but it hasn't left. I was on the cast of a Nickelodeon show and it was a blast. It was great to do. And I had young kids at the time and it was perfect. And everybody involved was great. I made my money for the week. It's airing, it can air into perpetuity all over the world, and I'll never make a dime. And it, and it's my likeness and it's me and somebody's making money and that's where it's getting a little bit skewed or a lot of bit skewed because I think DVDs, we were behind the ball, streaming, we didn't know what was happening there. And I think this is now the new world of residuals and AI and I think 100% this strike was needed, necessary, and if it wasn't done, it could change the landscape of the entertainment world forever really.

And before, when I would audition at Warner Brothers, I would know the head of Warner Brothers, you know, I'd say, 'hi Peter, how are you?' And we'd talk, and yes, of course he did well, and, and, and it was an important job. But there doesn't seem

to be that anymore. It's more like we're in the ivory tower and ..., we'll crack a whip and you guys work. The analogy that I told one of my brothers was that I said, it's the first time in my life I've ever felt like a caddy again, where I remember caddying one time on a hot, hot day, and the other caddy fainted. It was so hot. And I looked at the foursome and in my mind I'm like, somebody, I got my ratty jeans on and a ripped up shirt. And I'm like, somebody's got to be a doctor. And the guy turned to me and he goes, 'go get another caddy.'

I was like, wait, didn't you, shouldn't you like (get) a compress or something? And like a fan?

***Oh my gosh, that's terrible!***

**Finn:** But that was the first time I understood this – somebody could be expendable. And I think they feel that, and I've worked with actors and they're not expendable. It's not an easy job to do what some of these people do.

***Q: So would you say that the main issue of the strike has to do with how much actors are being paid and how the residuals work?***

**Finn:** That's a huge part of it. You know, Mandy Moore was, she was great on *This is Us* and she was on the picket line and she had, I think it's on Hulu might be her show or whatever, but it's airing all the time and she got a residual check for a penny and like, wow, she's the star of a huge show. That's got to be a big show on Hulu and I understand you're not going to make as much you did certainly when it first aired, but that's how we make a living to go job to job. 'cause There's times, you can't make it to the next job if you don't have a couple of shekels coming in. Aaron Paul, from *Breaking Bad*, is like, I wouldn't have gotten *Breaking Bad* if I didn't have residuals from just different shows because I couldn't afford, I wouldn't have been able to afford my rent.

And it's part of the deal, it's part of the makeup and it feels like it's just changing and in a greedy way, I guess, which is sad. You know, AI is something that's going to affect a lot of businesses. I think what's hard about that is in some instances they want to take extras of which they might make a hundred dollars a day and they're extras for people who don't know are kind of background or people you would see like milling about or in a restaurant or something and they're part of our union and I know many of their great people and it's talent, but they want to take their likeness and then, thank you. You no longer need to work here anymore. And they've got their likeness for the baseball scene or the cafeteria scene or whatever, which doesn't seem fair because that's you, that's your likeness and it seems like you own that. You know, I own my timing and my comedy and my whatever I can

bring to the table. But to have somebody take it or a computer take it and have somebody make money on you seems kind of creepy.

***Q: Yeah, creepy and unfair. So how is the strike affecting you right now and your work?***

**Finn:** Well, it's hard because there is none. It's taking somebody's livelihood and, and almost like the muscle that you have as an actor or as an improviser or a comedian, you know, you like to play. That's part of what you do. You, everybody wants to work and us included. So, you know, we get to a point where you start going, okay, when could this end? You know, when, when did the doors open back up and when can I start auditioning again? When can I work again? And it's just, you know, it'll change a little bit. But I think the reason for the strike is because it can't change so vastly that all of us are out of a job, and that's what we're fighting against, is that possibility. And it's funny, man, I've talked to people on the line and it's, it's not even like anger.

It's more just like, we just want what's fair. We just want a little bit of a cut. And none of us are trying to go buy mink coats and a yacht. It's just, you know, just we've all got houses and families and it's not, again, the head of Amazon, the head of Paramount, the head of Warner Brothers, it's not their fault that we're actors, but it's, it's not, or their responsibility per se, but it is what we do. And if we provide a service, we look to be benefited for it.

***Q: Right. So for many years you and your family have gotten your health insurance through SAG AFTRA, correct?***

**Finn:** Uh-huh. (Affirmative)

***Q: So is the strike impacting your health insurance or could it?***

**Finn:** It certainly could, and that's scary. I was lucky enough to have insurance. My daughter, who's totally fine now, she's 26 and she had brain surgery and you know, that's something that we would've had to sell the house, sell the car, sell everything we had just to cover that. It's just like so ridiculous that I just happened to work enough that I got insurance, so this could happen. 'cause you couldn't have foreseen something like that by any means. But yeah, it's important. And I've always, you know, my one daughter at 26, she's off our plan. So my one daughter was like, well, 'I was just going to go a few months without it.' And I was like, look, we've got to find a way to, to get you to get it, and I'll help you. And she goes, but I'm so healthy and I said, 'well, so was your sister when that happened.'

You don't know,, gosh, I hope you're healthy forever and you just wasted money on insurance, <laugh>. And even I have a recently a pretty big health situation. And, and I remember I had to give blood for like vitals and stuff, and I was talking to the nurse and she goes, wow, you're lucky all these, all these tests are covered. And I was like, oh, really? And she goes, yeah, your plan covers it. And I was like, wow, that's great. And I said, I don't know the answer, but there's somebody that's cutting grass seven days a week working his tail off that doesn't have the opportunity to get insurance. It just doesn't seem right. It just doesn't seem fair. And again, I don't have all the answers for that, but I think there's just got to be a way to make it accessible for everybody.

I mean, it's just, it's humane, you know what I mean? I'm fine. Great. So I'm lucky, but the fact that I live in a city that's this big with a surgeon that's one of the best in the world, that's incredibly fortuitous and it's not lost on me. And everyone's like, yeah, 'make it like Canada.' But there's a lot more to it than that. It just seems so no-brainer. We're all people, you know what I mean? So whatever color, creed, race, whatever, it doesn't matter. We should all have access to some kind of insurance.

But yeah, in my case, I don't want to say it's scary, but it's real. You know, all of a sudden you hit August or or September and you're like, I haven't worked, or I've, I've only had X amount of residuals, or I only did a couple voiceovers. You know, you start looking a lot harder. Can I pick up an independent movie? Can I pick up this and that? And I know actors that have been like, 'get me anything. I need \$4,000 for my insurance. I don't care what it is.'

***Q: So the amount of credits you've earned this year for your health insurance is for the following year, is that right?***

**Finn:** Yes. Yeah.

***Q: You met your credit goal to get health insurance yet for next year? Or you still have to get those credits?***

**Finn:** I'm paid I believe till March of next year. So I have to work and make X amount before March, or I'm eligible for Cobra, but that's crazy money (to pay).. I used to be in insurance and Cobra was kind of a cool thing. And it was like, Hey, you can go a year and a half and you're still, you know, trying to look for another job or whatever it was. But it's like in, it's over a thousand, I think, a month. It's a lot.

***Q: For the whole family?***

**Finn:** Yeah, it was, it was a lot. And once you have one or 10, it doesn't matter. But yes, for the family.

Wow.

**Finn:** I will say it's, it's on the back of the mind of probably almost every actor that they need their insurance. You know, I have to get this, I have to, and you start trying to pick up different things as the year goes along. And you start, all of a sudden you might call a director friend or producer friend, 'Hey man, you got something that, like, I can say a line in or, you know, pick up whatever, 800 bucks for the day' and that tries to accrue into what you need to make to make your insurance. Yeah, it's well known in the industry that everyone, you know, just making my insurance <laugh>, you know, so, and again, with a family I don't want to say it's pressure, but it is, I suppose.

Thanks for bringing that up now that I feel pressure now, but I'm kidding. No, it is. I mean, 'cause my wife always wanted to raise the kids and so she worked up until our first child. So I'm the one that, you know, is able to bring in the insurance and, and you know, there were years where things would be slow in the middle of the year and I'd go work on a construction crew, but I know I'm not going to get insurance there, but that's just more money. So you're just trying to kind of grab at different vines throughout the jungle as you're going through swinging.

***Q: Right. Wow. was there ever a time that you thought, 'I'm not going to make it. I'm not going to earn enough credits or do enough movies or to get the health insurance?'***

**Finn:** Yeah, you get to times where, you know, you're about two months out and then you start adding it up and you add up your checks or you add up your, you can go on your account with SAG and you can look, or you can call and say where I'm at, and they'll be like, your \$3,300 short. And, you know, all of a sudden now, instead of you're a field goal kicker, you know, in practice you're like, 'oh shoot, this is an important field goal. Like this audition's really important.' So you don't want to push it. You don't want to like, you know, not change your style or, or what you do, but you're cognizant of it and you're aware of it 'cause of the importance of it. And I know friends that have not been able to get it, and you know, it's not, they're like, yeah, I don't have insurance right now. I don't qualify. So all of a sudden they'll get something, thank goodness or what have you. But and then you get to a point

where some actors are forced to get out for a little while or forever just because it's unattainable.

***Q: Just heartbreaking. So how do you think the creative community would be affected if health insurance was guaranteed to everyone, no matter how much they made or their employment status?***

**Finn:** What would change would be everybody with a special gift or a passion would be able to do it as opposed to somebody not being able to because they couldn't afford to, you know, an artist not being able to paint. I didn't know much about theater and I, if somebody said, you're going to be in the arts growing up, I'd be like, you're a crazy person. But it's really cool. I mean, music and art and just watching an actor perform and you sit there and you're crying because this person's playing a character that's so beautiful in a scene that's so wonderful. I just think it's a cool escape and I was serious about I don't know what else I'd do. I don't really fit well in an office. I really enjoy making people laugh or, or just entertaining people in general. I think yep, that would give a lot more opportunities to everybody, especially the ones that don't have it, that have a gift to give.

***Thank you, Pat Finn.***

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