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Oregon State House Committee on Early Childhood and Human Services
900 Court Street NE, H-271
Salem, OR 97301

Dear Members of the House Committee on Early Childhood and Human Services,

My name is Pete Denman. I'm a fourth-generation Oregonian on both sides of my family. In 1988, at 20 years old, my life changed forever when I broke my neck while swimming near the confluence of the Willamette and Columbia rivers at Kelly Point Park.

Soon after, the landscape for disability rights in America underwent significant changes. The passage of the ADA, reforms in vocational rehabilitation, and initiatives like Oregon's Employed Persons with Disabilities (EPD)—which I became part of in 2005—provided me with a vital pathway to work and independence. For the past two decades, I have been employed as a designer and researcher in the "Labs" at Intel Corporation, contributing to my community and paying taxes. Yet, every day, I live in fear of receiving a single envelope.

The Mailbox is a Terror

Imagine opening your mailbox to find a letter that could upend your life. For me, it happens at least once a year. The state monitors every penny I earn, save, or even accidentally overlook. A pay raise, a bonus, an old bond I didn't know about, gifted to me by my grandmother, or a Venmo balance—any of these could trigger a notice: "*You're over the resource limit.*" The threat isn't just financial—it's existential. If I lose state support, I lose the care that keeps me alive. The support I receive isn't optional.

That's not the end of the evaluation though. Each year the State scrutinizes my finances in even finer detail, going back and looking at what I spent and how I spent it. This takes substantial time to prepare on my end and to evaluate at the state level.

The \$5,000 Trap

To stay compliant, I must ensure my *combined* assets—checking accounts, cash cards, even gift cards—never exceed \$5,000. Every month, I juggle paychecks, bills, and expenses like an accountant forced to work without a safety net. Miss a calculation? A letter arrives. The stress is relentless. I've turned down promotions, avoided job opportunities, and stifled my career to avoid crossing an arbitrary income threshold. Saving for a down payment on a home? Impossible. A vacation? I've never taken one. A rainy-day fund? If I lose my job, I'd have *one year* of benefits—but no way to cover basic needs, let alone my care.

The Cost of “Compliance”

Last year, I paid \$42,000 in taxes and over \$60,000 in medical bills after a serious illness. I’m grateful to work, but the system forces me into a paradox: I contribute to Oregon’s economy while being barred from building the financial security every citizen deserves. This isn’t about personal failure—it’s about policies that punish ambition and trap people in cycles of fear.

Why Change Matters—For All of Us

This isn’t just my story. It’s about the thousands of Oregonians with disabilities who want to work, save, and thrive without risking their survival. When we reform asset limits and outdated eligibility rules, we don’t just empower individuals—we strengthen communities. I pay taxes. I avoid relying on additional state aid. I add value through my career. Imagine the collective impact if others like me could do the same without *fear*.

The stakes aren’t hypothetical. They’re in my mailbox, in the opportunities I’ve lost, and in the life, I could build if given the chance. Fixing this system isn’t charity—it’s a win for every Oregonian. Let’s stop punishing people for working. Let us thrive.

Sincerely
Pete Denman

Design researcher, Intel Labs
Member of DHEEC