

The domestic policies that help the american citizens

[Countries](#), [United States](#)



What are domestic policies? How do they help us as American citizens? What do the policies specifically entail? Domestic policies can be defined as the collection of rules and/or choices the government makes that affects its citizens.

Domestic Policies are very heavily integrated in our every day lives, whether you know it or not. The policies include government-funded programs like SNAP, Medicaid, WIC, PELL Grant, Unemployment Compensation, and FHA Loans. Each of these programs have a different responsibility and each program aims to aid citizens through many different means, but are all these policies necessary? And do they truly fulfill their purpose? Let's take an individual look at some of these domestic policies.

Let's start with the Supplemental Nutrition Assistance Program, also commonly called as SNAP. Created in 1964, this program gives low-salary households and individuals diet help as well as supplies monetary benefits to the public. Like numerous other domestic policies, there are eligibility requirements that need to be met to be able to receive such benefits. The requirements for SNAP can be grouped under three main points. The first point is that the total monthly revenue of the household, prior to many deductions, must meet or be under 130 percent of the poverty line. The second point is the household salary after other deductions, still needs to meet or be under the poverty mark. Lastly the third, homes lacking an aged or disabled person cannot exceed \$2, 250 in assets, however households containing an aged or disabled person have a limit of \$3, 500 in assets (Center on Budget and Policy Priorities, 2018).

Medicaid is another common domestic policy.

Established in 1965, it is a health insurance program backed by both the federal government and states for low-income people. Medicaid eligibility varies by state. Medicaid is much more complex than SNAP in terms of eligibility. One-year old babies with a household income not above 205% of the Federal Poverty Line, 1-5 year old kids with household income not above 149% of the Federal Poverty Line, 6-18 year old kids with household income no higher than 133% of the Federal Poverty Line, pregnant women with household income not exceeding 220%, as well as parents whose household income does not reach higher than 35%. Those who are seniors, disabled, and blind get eligibility based off the size of the household and its income.

WIC is the next program, officially known as The Special Supplemental Nutrition Program for Women, Infants, and Children. WIC was originally created in 1972, and permanently reinstated in 1975. It was created to aid low-income parents and kids. WIC gives food stamps to eligible people for foods like fruits, vegetables, beans, etc. Eligibility for WIC varies widely and changes with how many people are in the household and the total household income. To give you an idea of the variety, with a one-person household the income limit is \$22, 459 annually, but with a sixteen-person household the income limit becomes \$142, 339 annually (Dph. georgia. gov, 2018).

The PELL Grant is a government funded grant to help eligible students pay for college. People that are eligible for the PELL grant must be undergraduates and be eligible for federal student aid programs. The PELL

grant was “ created in 1972 and originally named the Basic Educational Opportunity Grant” (Pellinstitute. org, 2018). The application process for the PELL grant is relatively like many other federal financial aid applications. The grant amounts from the PELL can vary, they depend on four main points; the scholar’s anticipated family contribution, the scholar’s admission standing, if the scholar goes for a complete year or less, and the price of attendance. Unemployment Compensation is the money that the federal government gives to newly unemployed people in trade for their salary. Unemployment compensation was created in 1935 along with the Social Security Act. This unemployment compensation is sometimes referred to as Unemployment Insurance or UI. Eligible people for this program are people that are unemployed and looking for a job, people that will be called back to their job within the period of 6 weeks, and people who are in permitted training. The average UI limit of weeks ranges from 14 to 20. To stay eligible for UI the person must send their “ work search for each week of benefits claimed”.

Federal Housing Administration Loans or FHA Loans are mortgages funded by an FHA sponsor. The FHA loans were created in 1935 as a part of the National Housing Act of 1935. There are many requirements to be viewed for this type of loan. The first thing a person wishing to buy a home with an FHA loan would have to do is pay a down payment of 3. 5% and have at least a 580 credit score (Mortgage Learning Center, 2018). In addition to those two preliminary rules, a general overview of the long list of requirements for eligibility would be, the person needs to have steady employment, valid social security, and a least two years out of bankruptcy.

The domestic policies that I've listed are just the tip of the iceberg. There are so many more ways domestic policies assist us. I personally think that all these domestic programs are necessary, and I would not change anything about them. I think they were specially designed for practical reasons and in purposeful ways. Since many of these were created many years ago, I think it has been enough time for them to cater to each program and fix all the small imperfections in them. Domestic policies play a huge role in both society and economy and SNAP, Medicaid, WIC, PELL Grant, Unemployment Compensation, and FHA Loans is just a reflection of that.