



Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by National Insurance Services



MAINTAINING YOUR WELL-BEING AMID TARIFFS AND ECONOMIC UNCERTAINTY

Americans have become familiar with a fluctuating economic state. In the last few years, the United States has faced a pandemic, disrupted supply chains and high inflation. Now, you may be concerned about impending tariffs, a shifting stock market and speculation over whether the country may enter a recession. This kind of economic uncertainty can take a toll on your well-being.

While you cannot control these macroeconomic factors, you can take action to maintain your overall well-being during this turbulent time.

The Impact of Economic Uncertainty on Well-Being

Americans are stressed about their finances in 2025, largely due to the current economic climate. A survey by CNBC and SurveyMonkey found that 73% of respondents are “financially stressed,” with 66% of these individuals citing tariffs as a main source of such stress.

Tariffs refer to taxes on goods traded internationally. When imported goods reach a country’s border, its government collects tariffs, also called customs duties, based on the type and amount of commodities being traded and the nation from which they originated. Economists expect tariffs to increase prices for everyday goods and potentially impact the employment market.

These conditions can lead to economic uncertainty. For example, rising costs might strain your budget and market volatility could impact your investments. More

broadly, tariffs can impact the labor market and influence the economy. In turn, prolonged financial stress can negatively affect your well-being by leading to anxiety, depression and other health concerns, including sleep disturbances and a higher risk of cardiovascular disease. It can also lower your resilience, making it more difficult to cope and bounce back from hardships.

What You Can Do

It’s crucial to recognize the personal impacts of economic uncertainty so you can take steps to take care of yourself. The economic climate may be overwhelming, but you can cope by focusing on what you can control in your daily life. Consider the following strategies to help alleviate stress and support your well-being:

- **Manage media consumption.** It’s important to stay informed on news and economic updates to make decisions that may impact your well-being. However, overconsumption of media can negatively impact your mental health. You should limit your exposure to media and avoid doomscrolling, a term that describes bingeing on negative news.



- **Seek support.** Connect with family and friends to share your concerns and receive emotional support. Knowing you're not alone in your financial struggles can reduce feelings of isolation and offer comfort and a sense of stability. If you need further support for anxious or depressed feelings, contact your doctor.
- **Prioritize self-care.** Self-care refers to the practices and activities you engage in to maintain your overall well-being. Especially during times of stress, it's vital to take care of yourself by eating a balanced diet, exercising regularly, getting adequate sleep and engaging in hobbies that bring you joy. Self-care can reduce stress and help boost your mental health, as well as maintain your physical health.
- **Stay optimistic.** Although it may seem difficult, optimism can help you cope with economic uncertainty. Studies show that optimism is linked to lower stress, greater resilience and improved mental health. You can cultivate optimism by practicing mindfulness and gratitude, building social connections, being physically active, setting realistic goals and engaging in positive self-talk.
- **Use your employee benefits.** Check with your employer to see if they offer mental health or financial planning resources. Many organizations provide access to an employee assistance program (EAP), which offers confidential services to help you deal with personal problems. EAPs can vary from employer to employer but may offer services such as financial planning resources, mental health support, and alcohol or substance abuse assistance.
- **Focus on your finances.** Amid high costs and economic uncertainty, you may need to put more effort into managing your financial well-being. This may include creating a new budget that prioritizes necessities (e.g., housing, food, health care); building an emergency fund; and weighing the need for big-ticket purchases, such as TVs, cars and electronics. In addition, consider consulting a certified financial advisor who can provide personalized advice and strategies to help you navigate the current economic conditions and assist with your financial situation.

Conclusion

During the current economic uncertainty, it's best to focus on what you can control. Implementing strategies to support your overall well-being can help you manage stress and stay resilient.

If you are concerned about your mental health, reach out to your primary care provider or a mental health care professional. For immediate assistance, call the Substance Abuse and Mental Health Services Administration's National Helpline at 1-800-662-HELP (4357).

Contact your employer for additional resources.