

8 Ways Tariffs Can Affect Personal Investments In 2026

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PHILADELPHIA, PA, UNITED STATES, November 30, 2025 /EINPresswire.com/ -- Tariffs are in the

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James Graves, Investment Advisor and Principal at Joppa Mill Advisors

news these days, and many Americans question how they will affect their lives, and especially their investments. Tariffs typically are utilized by governments to accomplish 3 things: 1) raise revenue, 2) protect domestic industries, and 3) serve as a tool for managing international trade policy. Historically, tariffs have been a significant source of revenue for the United States. Another leading concern driving U.S. tariff policy is to combat unfair trade practices by other countries. Tariff policy can also serve as a powerful bargaining tool to influence foreign governments and their actions. Although tariffs are a “tax” on international trade and not on domestic economic activity, they can have significant economic effect, domestically.

Over the last year, the federal government has increased its priority and implementation of tariffs on foreign industries that sell products and services in the United States. Escalating U.S. tariff policy has also increased U.S. investors' interest in understanding tariffs' potential impact on investment portfolios and long-term financial plans.

James Graves, investment thought leader, advisor and Founder of Joppa Mill Advisors points out that tariffs impact on investments can be complicated. He notes that, “When analyzing investments and tariffs, it is not enough to know where a company is based, it is meaningful to understand where companies' sub-assemblies, parts and raw materials are sourced. In addition, it's important to factor in what America's political relationships are with the source countries. Quality stocks that have pricing power and domestic supply chains are potentially more attractive, but rules are often made to be broken,”

Graves acknowledges that there can be other factors relating to tariffs that influence investments. He has identified 8 important factors, where tariffs can affect investments, that go

beyond traditional financial and analytical calculation of a stock's value. Things to be mindful of include:

1) Price elasticity of the industry

If the industry's price environment of end products is not elastic, tariffs can squeeze profits on companies or industries relying on global supply chains. However, if end prices are elastic, tariffs may have little or no effect on the stock price . . . or even enable price growth.

2) The industry's competitive environment in the U.S.

For example, if tariffs cause foreign competitors to drop out of the U.S. market resulting in having fewer competitors overall, a company can experience significant profit and value increases.

3) Value impacted by the company's internal manufacturing process

A company may be considered a U.S. company, however, if digging deeper into their process, finds that they have interim assembly, parts plants or warehousing in other countries, the company could be adversely affected by tariffs.

4) Collateral damage from the trade war

If the investment is in a domestic company that also produces in the U.S. with U.S. materials, but that it relies on foreign markets for some or all of its sales, tariff-related reactions by the foreign countries could influence it's sales, profit and value.

5) Considering potential timing issues and supply chain slow-down

A company could enjoy a robust market and demand. However, if it relies on foreign parts or products, like foreign steel for example, the availability of supply may be challenged and have negative effects on it's ability to accommodate the demand.

6) Where the investment is in a hot industry that transcends the tariff issue

If the company is in a rapidly growing or rapidly changing industry, such as artificial intelligence, tariffs may have little or no effect on its investment value.

7) Slowing U.S. economic growth affecting the market as a whole

Some believe that the recent, more aggressive, stance in U.S. tariff policy will result in an economic slow-down that could affect the market and the economy.

8) Market volatility affecting investments



James Graves, Investment Advisor & Principal at Joppa Mill Advisors

The seemingly randomness of segments of the tariff policy can create market volatility. Although volatility is likely to be a short-term factor, it is still something to consider in investment strategy.

Said Graves, "Today's investment environment is a volatile time, but often volatility can create some of the best investment opportunities. The effects of tariffs can work both ways - creating winners and losers. To mitigate risk, one should create and manage a diversified portfolio of stocks and maintain a long view towards maximizing results."

ABOUT JAMES GRAVES

James Graves is a nationally recognized investment thought leader, investment advisor and Founder of Joppa Mill Advisors. He began his career at Bankers Trust Company as a commercial lending officer before transitioning to BCo.'s trading desk where he was an institutional bond salesman and subsequently underwrote and traded Federal Agency bonds. Decamping from New York, Graves has held senior positions with Wilmington Trust Company, T. Rowe Price, Acadian Asset Management, Morgan Stanley and Merrill Lynch. In addition to his holding the preeminent industry designation, Certified Financial Planner®, he holds degrees from Trinity College in Hartford CT (B.A. English/Political Science) and New York University Stern School of Business (M.B.A.).

Investment advice is offered through Wealthcare Advisory Partners LLC dba Joppa Mill Advisors LTD. Wealthcare Advisory Partners LLC is a registered investment advisor with the U.S. Securities and Exchange Commission.

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