

Breaking the Cycle: Are Your Habits Holding You Back?

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With 32% of Americans indulging in alcohol, gambling or substances weekly and 11% going into debt for them, it's time to assess whether your spending aligns with your financial goals.

By **Samanda Dorger**

If you're unable to save money, are taking on debt, and feel stuck in a bad cycle, you might want to take a hard look at how much you spend on your vices.

Everyone has vices, but these are signs that your pleasure or comfort purchases may not fit into your budget.

About 84% of Americans spend money on alcohol, lottery tickets, casino games, tobacco, sports betting or marijuana, a new [Bankrate survey](#) found.

But 32% are spending on substances or gambling at least once a week, and 11% are taking on debt to pay for it.

Here's what else Bankrate learned from their survey of 2,115 U.S. adults:

- High-income households are more likely to drink or gamble.
- Low-income households are more likely to prefer tobacco or marijuana products.
- Gen X (ages 45-60) are the most likely to buy lottery tickets (72%).
- Gen Z (ages 18-28) are the most likely to spend on sports betting (49%).
- Millennials (ages 29-44) are the most likely to buy tobacco or e-cigarettes (43%) and cannabis (35%).

Dr. Sylvie Stacy, M.D., specializes in addiction and preventative medicine. "Substances and gambling activate what's known as the brain's reward system," Stacy told Bankrate. "They release dopamine, which causes a sense of pleasure and relief."

Sometimes the cycle of dopamine can lead to using more of the substance or doing more gambling, Stacy said. "It can become a vicious cycle or — worse — a true addiction."

Splurging on recreational activities doesn't have to be all or nothing. Make a monthly budget to help you prioritize spending to fit your lifestyle. If you're struggling with addiction, get help. You can find resources at the [Substance Abuse and Mental Health Services Administration](#).

See all of the survey results [here](#).
