

Breaking the Cycle: Are Your Spending Habits Holding You Back?

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

By Samantha 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.

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](#).
