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Casino house-edge reference — every common table bet, its figure, and how each number is calculated

A sorted reference table of house edges across blackjack, baccarat, roulette, craps and more — each figure shown with its rule premise, plus worked roulette and craps derivations.

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Educational reference on casino table-game mathematics — not gambling advice, not an app, no affiliate links.

2026 edition · Week 22 · An encyclopedia of the table

The definition

house edge = $-EV \div \text{amount staked}$, where $EV = \Sigma (\text{net payout} \times \text{probability})$

The house edge is the average fraction of each bet the casino expects to keep. Every figure below is derived from that single formula; each is only meaningful with the rule set it assumes.

Worked derivation — roulette

European single-zero, straight-up: $(+35 \times 1/37) + (-1 \times 36/37) = -1/37 = -2.70\%$

American double-zero, straight-up: $(+35 \times 1/38) + (-1 \times 37/38) = -2/38 = -5.26\%$

Worked derivation — craps pass line

$P(\text{win}) = 8/36 + (6/36)(1/3) + (8/36)(2/5) + (10/36)(5/11) = 244/495 \approx 0.4929$

house edge = $1 - 2 \times (244/495) = 7/495 \approx 1.41\%$

Reference table — lowest edge to highest

Each figure assumes the premise in the final column

Game	Bet / variant	House edge	Premise
Craps	Pass line + 5× odds	0.37%	Combined bet, odds paid at true odds
Blackjack	Basic strategy	0.4–0.5%	6 decks, S17, DAS, 3:2 naturals
Baccarat	Banker	1.06%	8 decks, 5% commission
Baccarat	Player	1.24%	8 decks
Craps	Pass line (no odds)	1.41%	Even-money base bet, = 7/495
Craps	Don't pass	1.36%	Even-money base bet
Pai Gow Poker	House way (banking)	1.46%	Standard commission

Roulette	European (single zero)	2.70%	= 1/37, any bet
Sic Bo	Small / Big	2.78%	Even-money-style bet
Three-Card Poker	Ante + Play	3.37%	Ante wager basis
Roulette	American (double zero)	5.26%	= 2/38, any bet
Roulette	American five-number (0-00-1-2-3)	7.89%	Worst roulette bet
Baccarat	Tie (9:1)	4.85%	Where 9:1 offered
Baccarat	Tie (8:1)	14.4%	Common payout — avoid

Roulette and craps figures are exact closed-form values. Blackjack and baccarat figures come from full enumeration of the fixed rules for the stated shoe. Change the rules and the number changes — which is why every entry carries its premise.

Three numbers people confuse

- **House edge** — theoretical loss per unit bet. Fixed by the rules.
- **Element of risk** — loss per unit actually resolved (differs when bets can be raised mid-hand).
- **Hold** — the casino's take as a share of buy-in; inflated by re-betting, so much larger than the edge.

Full derivations at betcanon.com/first-principles/house-edge-explained/

Responsible play. Basic strategy and house-edge figures reduce the average cost of play; they never remove it. Every casino table bet keeps a positive house edge against the player. You must be 21 or older to gamble where it is legal. National Problem Gambling Helpline: 1-800-522-4700 (free, confidential, 24/7). © 2026 BetCanon Editorial · betcanon.com · For reference only.