

Gambler's ruin probability - a general formula

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Abstract

We derive an explicit formula for the probability of ruin of a gambler playing against an infinitely-rich adversary, when the games have payoff given by a general integer-valued probability distribution.

1 Introduction

We consider the classical Gambler's Ruin Problem. A gambler, who starts with an initial wealth M ($M \in \mathbb{N}$), plays a series of games, where in game t the gambler's payoff is a random variable X_t (independent for different values of t) with

$$P(X_t = k) = p_k, \quad k \in \mathbb{Z}, \quad -\nu \leq k < \infty,$$

$\nu > 0$ is thus the maximal possible loss, and we assume $p_{-\nu} \neq 0$. The series of games proceeds until the gambler's wealth is less than ν , in which case the gambler must stop playing, and we say that the gambler is ruined. We are interested in the probability of ruin P_{ruin} , which depends on the payoff distribution $\{p_k\}_{k=-\nu}^{\infty}$ and on the initial wealth M . It is well-known that if the expected value of X_t is non-positive then $P_{\text{ruin}} = 1$, so that we can assume that we are dealing with a favorable game

$$E(X_t) = \sum_{k=-\nu}^{\infty} k p_k > 0. \quad (1)$$

Another trivial case is when the gambler's initial wealth is less than ν , so that ruin occurs immediately, so we henceforth assume $M \geq \nu$.

We will derive a formula for P_{ruin} , which, surprisingly, seems not to be available in the literature, except for some very special cases (see discussion below).

We define the generating function

$$p(z) = \sum_{k=-\nu}^{\infty} p_k z^k.$$

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Ruin Probability

Yi-Tong Ma



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