Blackjack

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This article is about the gambling game. For other uses, see Blackjack.

Blackjack, The face cards (Jack, Queen, and King) and the ten count as 10 points, and the Ace counts as 1 or 11.

Blackjack, also known as twenty-one or Pontoon, is one of the most popular casino card games in the world. Much of blackjack's popularity is due to the mix of chance with elements of skill, and the publicity that surrounds card counting (keeping track of which cards have been played since the last shuffle). Blackjack's precursor was vingt-et-un ("twenty-one"), which originated in French casinos around 1700, and did not offer the 3:2 bonus for a two-card 21.

When blackjack was first introduced in the United States it was not very popular, so gambling houses tried offering various bonus payouts to get the players to the tables. One such bonus was a 10-to-1 payout if the player's hand consisted of the ace of spades and a black Jack (either the Jack of clubs or the Jack of spades). This hand was called a "blackjack" and the name stuck to the game even though the bonus payout was soon abolished. As the game is currently played, a "blackjack" may not necessarily contain a jack or any black cards at all.

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Each player is dealt two cards. The hand with the highest total wins as long as it doesn't exceed 21; a hand with a higher total than 21 is said to bust. Cards 2 through 10 are worth their face value, and face cards (jack, queen, king) are also worth 10. An ace's value is 11 unless this would cause the player to bust, in which case it is worth 1. A hand in which an ace's value is counted as 11 is called a soft hand, because it cannot be busted if the player draws another card.

The goal of each player is to beat the dealer by having the higher, unbusted hand. Note that if the player busts he loses, even if the dealer also busts (therefore Blackjack favors the dealer). If both the player and the dealer have the same point value, it is called a "push", and neither player nor dealer wins the hand. Each player has an independent game with the dealer, so it is possible for the dealer to lose to one player, but still beat the other players in the same round.

The minimum bet is printed on a sign on the table and varies from casino to casino, and even table to table. After initial bets are placed, the dealer deals the cards, either from one or two hand-held decks of cards, known as a "pitch" game, or more commonly from a shoe containing four or more decks. The dealer gives two cards to each player, including himself. One of the dealer's two cards is face-up so all the players can see it, and the other is face down. (The face-down card is known as the "hole card". In European blackjack, the hole card is not actually dealt until the players all play their hands.) The cards are dealt face up from a shoe, or face down if it is a pitch game.

A two-card hand of 21 (an ace plus a ten-value card) is called a "blackjack" or a "natural", and is an automatic winner. A player with a natural is usually paid 3:2 on his bet. Some casinos pay only 6:5 on blackjacks; although this reduced payout has generally been restricted to
single-deck games where card counting would otherwise be a viable strategy. The move was decried by longtime blackjack players. [1]

The play goes as follows:

- If the dealer has blackjack and the player doesn't, the player automatically loses.
- If the player has blackjack and the dealer doesn't, the player automatically wins.
- If both the player and dealer have blackjack then it's a push.
- If neither side has blackjack, then each player plays out his hand, one at a time.
- When all the players have finished the dealer plays his hand.

The player's options for playing his or her hand are:

- **Hit**: Take another card.
- **Stand**: Take no more cards.
- **Double down**: Double the wager, take exactly one more card, and then stand.
- **Split**: Double the wager and have each card be the first card in a new hand. This option is available only when both cards have the same value. Sometimes two face cards will be considered acceptable for splitting, as each is 10 points.
- **Surrender**: Forfeit half the bet and give up the hand. Surrender was common during the early- and mid-20th century, but is no longer offered at most casinos.

The player's turn is over after deciding to stand, doubling down to take a single card, or busting. If the player busts, he or she loses the bet even if the dealer goes on to bust.

After all the players have finished making their decisions, the dealer then reveals his or her hidden hole card and plays the hand. House rules say that the dealer must hit until he or she has at least 17, regardless of what the players have. In most casinos a dealer must also hit a soft 17 (a combination of cards adding up to either 7 or 17, such as an ace and a 6). The felt of the table will indicate whether or not the house hits or stands on a soft 17.

If the dealer busts then all remaining players win. Bets are normally paid out at the odds of 1:1.

Some common rules variations include:

- one card split aces: a single new card is added to each Ace and the turn ends. They are thus regarded as 11-point cards. No other denomination is subject to this process.
- early surrender: player has the option to surrender before dealer checks for Blackjack.
- late surrender: player has the option to surrender after dealer checks for Blackjack.
- double-down restrictions: double-down allowed only on certain combinations of cards and usually only allowed if a hand consists of two cards.
- dealer hits a soft seventeen (e.g. ace-six, which can play as seven or seventeen)
- **European No-Hole-Card Rule**: the dealer receives only one card, dealt face-up, and does not receive a second card (and thus does not check for blackjack) until players have acted. This means players lose not only their original bet, but also any additional money invested from splitting and doubling down. A game that has no-hole-card doesn't necessarily mean you will lose additional bets as well as original bets. In Australia for example, a player beaten by a dealer blackjack may keep all split and
double bets and lose only the original bet, thus the game plays the same as it would if there were a hole card.

There are more than a few blackjack variations which can be found in the casinos, each has its own set of rules, strategies and odds. It is advised to take a look at the rules of the specific variation before playing. Many countries have legal acts and laws, which determine how a casino game of Blackjack must be played.

[edit] Insurance

If the dealer's upcard is an Ace, the player is offered the option of taking Insurance before the dealer checks his 'hole card'.

The player who wishes to take Insurance can bet an amount up to half his original bet. The Insurance bet is placed separately on a special portion of the table, which usually carries the words "Insurance Pays 2:1". The player who is taking Insurance is betting that the dealer's 'hole card' is a 10-value card, i.e. a 10, a Jack, a Queen or a King. Because the dealer's upcard is an Ace, this means that the player who takes Insurance is essentially betting that the dealer was dealt a natural, i.e. a two-card 21 (a blackjack), and this bet by the player pays off 2:1 if it wins. It is called insurance since if the dealer has a blackjack, the bet wins the same amount of the players Blackjack wager, such that if insurance is taken and the player doesn't have blackjack but dealer does, no money is lost. Of course the dealer can end up not having blackjack and the player can still win or lose the blackjack bet.

Insurance is a bad bet for the player who has no knowledge of the hole card because it has a house edge of approximately 7%. Even for the player who has been dealt a natural (a two-card 21) it is unwise to take Insurance. In such a case, the dealer usually asks the player "Even money?" This means that instead of 3:2, the player with the natural accepts to be paid off at 1:1. Thus it is exactly the same thing as buying Insurance, losing the Insurance bet and getting paid 3:2 on the natural.

In casinos where a hole card is dealt, a dealer who is showing a card with a value of Ace or 10 may slide the corner of his or her facedown card over a small mirror or electronic sensor on the tabletop in order to check whether he has a natural. This practice minimizes the risk of inadvertently revealing the hole card, which would give the sharp-eyed player a considerable advantage. In countries, such as Australia, no face down card is dealt to the dealer until it is his turn to play his hand. This makes the game more complicated since the dealer must keep track of busted split bets since if the dealer ends up drawing a BlackJack the players lose only their original bets and do not lose double or busted split bets.

[edit] Basic strategy

Because blackjack, unlike other games, has an element of player choice, players can actually reduce the casino advantage to a small percentage by playing what is known as basic strategy. This strategy determines when to hit and when to stand, and also determines when doubling down or splitting is the correct action. Basic strategy is based on the player's point total and the dealer's visible card. There are slight variations in basic strategy depending on the exact house rules and the number of decks used.
<table>
<thead>
<tr>
<th>Your hand</th>
<th>Dealer's face-up card</th>
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<tr>
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<tr>
<td><strong>Hard totals</strong></td>
<td></td>
</tr>
<tr>
<td>17-20</td>
<td>S</td>
</tr>
<tr>
<td>13-16</td>
<td>S</td>
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<tr>
<td>12</td>
<td>H</td>
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<td>11</td>
<td>D</td>
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<td>D</td>
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<tr>
<td>9</td>
<td>H</td>
</tr>
<tr>
<td>5-8</td>
<td>H</td>
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<td>A,8</td>
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<tr>
<td>A,7</td>
<td>D</td>
</tr>
<tr>
<td>A,6</td>
<td>H</td>
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The above is a basic strategy table for the most common 6- to 8-deck, Las Vegas Strip rules. Specifically: dealer hits on soft 17, double after split allowed, multiple split aces, one card to split aces, and blackjack pays 3:2. Key:

- **S** = Stand
- **H** = Hit
- **D** = Double
- **SP** = Split

<table>
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<tr>
<td>2,2 3,3</td>
</tr>
</tbody>
</table>

S = Stand  
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D = Double  
SP = Split
In some LV Strip casinos you may still be able to find the older version of the multi-deck shoe game, where dealer stands on soft 17; those are usually high minimum ($50 or more) tables. This version is much more advantageous to the player, but requires a slightly modified basic strategy table (such tables can be generated using the external links).

[edit] Card counting

*Main article: card counting*

Basic strategy provides the player with the optimal play for any blackjack situation, based on millions of hands played in the long run. However in the short run, as the cards are dealt from the deck, the remaining deck is no longer complete. By keeping track of the cards that have already been played, it is possible to know when the cards remaining in the deck are advantageous for the player.

Card counting creates two opportunities:

- The player can make larger bets when he or she has the advantage. For example, the player can increase the starting bet if there are many aces and tens left in the deck, in the hope of hitting a blackjack.
- The player can use information about the remaining cards to improve upon the basic strategy rules for specific hands played. For example, with many tens left in the deck, the player may double down in more situations since there is a better chance of making a strong hand.

There are several card counting systems which do not require that the player remembers which cards have been played. Rather, a point system is established for the cards, and the player keeps track of a simple point count as the cards are played out from the dealer.

Depending on the particular blackjack rules in a given casino, basic strategy reduces the house advantage to less than one percent. Card counting typically gives the player an advantage of 0.5 to 1.5% over the house. To counter card counting, some casinos play with multiple decks.

In most US jurisdictions, card counting is legal and is not considered cheating. However, most casinos have the right to ban players, with or without cause, and card counting is frequently used as a justification to ban a player. Usually, the casino host will simply inform the player that he is no longer welcome to play at that casino. Players must be careful not to signal the fact that they are counting. The use of electronic or other counting devices is usually illegal and almost always prohibited by the casino.

[edit] Composition-dependent strategy

Basic strategy is based on a player's point total and the dealer's visible card. A player's ideal decision may depend on the composition of his or her hand, not just the information considered in the basic strategy. For example, a player should ordinarily stand when holding 12 against a dealer 4. However, in a single deck game, the player should hit if his or her 12 consists of a 10 and a 2; this is because the player wants to receive any card other than a 10 if hitting, and the 10 in the player's hand is one less card available to cause a bust for the player or the dealer.\[2\]
However, in situations where basic and composition-dependent strategy lead to different actions, the difference in expected value between the two decisions will be small. Additionally, as the number of decks used in a blackjack game rises, both the number of situations where composition determines the correct strategy and the house edge improvement from using a composition-dependent strategy will fall. Using a composition-dependent strategy only reduces house edge by 0.0031% in a six-deck game, less than one tenth the improvement in a single-deck game (0.0387%). [3]

**edit** Shuffle tracking

There are well-established techniques other than card counting that can swing the advantage of casino blackjack towards the player. All such techniques are based on the value of the cards to the player and the casino, as originally conceived by Edward O. Thorp. One such technique, mainly applicable in multi-deck games (aka shoes), involves tracking groups of cards (aka slugs, clumps, packs) during the play of the shoe, following them through the shuffle and then playing and betting accordingly when those cards come into play from the new shoe. This technique, which is admittedly much more difficult than straight card counting and requires excellent eyesight and powers of visual estimation, has the additional benefit of fooling the casino people who are monitoring the player's actions and the count, since the shuffle tracker could be, at times, betting and/or playing opposite to how a straightforward card counter would.

Arnold Snyder's articles in Blackjack Forum magazine were the first to bring shuffle tracking to the general public. His book, The Shuffle Tracker's Cookbook, was the first to mathematically analyze the player edge available from shuffle tracking based on the actual size of the tracked slug.

Other legal methods of gaining a player advantage at blackjack include a wide variety of techniques for gaining information about the dealer hole-card or the next card to be dealt.

Card tracking is restricted when the casino uses a half-cut, or what is known inside houses as 'The Big C'. This is when the shoe is cut halfway, meaning that only half of the shoe will be played, so on an 8-deck shoe, only 4 decks will be played and thereafter shuffled. As card tracking relies on the principles of elimination, the half-cut makes it virtually impossible to eliminate or predict the remaining cards. Another exception to card tracking is the introduction of automatic shuffler machines, thereby making it impossible to track cards because the shoe is non-stop.

**edit** Variants

Spanish 21 provides players with many liberal blackjack rules, such as doubling down any number of cards (with the option to 'rescue', or surrender only one wager to the house), payout bonuses for five or more card 21's, 6-7-8 21's, 7-7-7 21's, late surrender, and player blackjacks always winning and player 21's always winning, at the cost of having no 10 cards in the deck (though there are jacks, queens, and kings). While most variations of Spanish 21 have a higher house edge than "standard" Blackjack. However, using a basic strategy specifically designed for Spanish 21, as opposed to regular Blackjack basic strategy, can result in a Spanish 21 game with a lower house edge than Blackjack. Another casino game similar to blackjack is Pontoon.
Certain rules changes are employed to create new variant games. These changes, while attracting the novice player, actually increase the house edge in these games. **Double Exposure Blackjack** is a variant in which the dealer's cards are both face-up. This game increases house edge by paying even money on blackjacks and players losing ties. **Double Attack Blackjack** has very liberal blackjack rules and the option of increasing one's wager after seeing the dealer's up card. This game is dealt from a Spanish shoe, and blackjacks only pay even money.

The French and German variant "Vingt-et-un" (Twenty-one) and "Siebzehn und Vier" (Seventeen and Four) don't include splitting. An ace can only count as eleven, but two aces count as a Blackjack. This variant is seldom found in casinos, but in private circles and barracks.

**Chinese Blackjack** is played by many in Asia, having no splitting of cards, but with other card combination regulations.

Another variant is Blackjack Switch, a version of blackjack in which a player is dealt two hands and is allowed to switch cards. For example, if the player is dealt 10-6 and 10-5, then the player can switch two cards to make hands of 10-10 and 6-5. Natural blackjacks are paid 1:1 instead of the standard 3:2, and a dealer 22 is a push.

Recently, thanks to the popularity of poker, **Elimination Blackjack** has begun to gain a following. Elimination Blackjack is a tournament format of blackjack.

**[edit] Blackjack Hall of Fame**

The greatest blackjack players have been honored with admission into the [Blackjack Hall of Fame](#).

In the winter of 2002 a diverse selection of 21 blackjack experts, authors, and professional players were nominated by the top professional gamblers in the world to the Blackjack Hall of Fame. Voting for the Blackjack Hall of Fame was open to the public for about one month on the Internet, and the final voting was completed at the 2003 Blackjack Ball in January, an event open only to the top professional players and hosted by blackjack author Max Rubin. The primary voting for the Blackjack Hall of Fame is done by professional players.

The founders of the Hall of Fame structured the selection process in this manner because they felt that only professional players know the full accomplishments, at and away from the tables, of fellow professional players because many of these achievements must be hidden from the public in order to protect sensitive information from reaching the casinos. The founders also felt that it is professional players, whose survival depends on such knowledge, who best know which authors and theories have truly been original and truly had an impact on the game.

Currently there are 12 members of the Blackjack Hall of Fame. The first seven members were elected to the Hall of Fame in the winter of 2002. The members of the Blackjack Hall of Fame are:

- **Al Francesco** — 2002
- **Arnold Snyder** — 2002
A note about other player's decisions

Many novice players (and even many dealers) erroneously believe that other player's decisions (whether to hit, stand, double, etc.) affect their hand. You will often hear these people say such things as "You took the dealer's bust card!" or "I busted because you hit!". This can be observed in many casinos across North America when a player doesn't play in the expected way.

While it is obviously true that on any particular hand the previous player's decisions will affect the cards you get, the fact is that this effect is random and unpredictable. In other words, it is exactly as likely to help the next player as it is to hurt him. Therefore, it is a mathematical fact that the wisdom of the decisions made by other players should be ignored since it has no bearing on whether or not each individual player wins or loses money in the long run. In fact, the only effect from a player taking a card on a player yet to act is that the player yet to act gets additional information about the cards left in the deck.

Notes

1. ^ BlackjackInfo
4. ^ Blackjack Hero

Sources

Mathematics of gambling


Regulation in the United Kingdom

- Statutory Instrument 1994 No. 2899 The Gaming Clubs (Bankers' Games) Regulations 1994
- Statutory Instrument 2000 No. 597 The Gaming Clubs (Bankers' Games) (Amendment) Regulations 2000
- Statutory Instrument 2002 No. 1130 The Gaming Clubs (Bankers' Games) (Amendment) Regulations 2002