

Blackjack

Blackjack is an absolutely classic game you can find at every casino. Its fast play and low house edge make it the most popular casino game, regularly taking up over 30% of the table game action in any given casino. And while the rules are easy to understand, it takes a lot of concentration and strategy to really get great at the game.

Perhaps you're new to blackjack and want to try it for the first time, or maybe you've been playing for years and want some more details on how to improve your game. This guide will help both old and new players alike by covering everything you need to know about blackjack, including:

- How to play blackjack
- Understanding the house edge
- How card counting works
- The variety of betting systems
- A history of blackjack
- Variants on the classic blackjack game
- Online blackjack's history and advantages

We hope you enjoy this in-depth look at blackjack as much as we enjoyed putting it together for you.

How To Play Blackjack

The rules of how to play blackjack are really quite simple: Try to get your cards to total the highest sum without exceeding 21.

The game starts with each player being dealt two cards (depending on the casino, they can be dealt face-up or face-down). The dealer also receives two cards, and one of them is face-up while the other is face-down.

Cards are valued by their pip value (2 through 10), while face cards (Jack, Queen, and King) are all valued at 10. The ace card can be worth either 1 or 11. Your hand's value is the sum of all the card values in your hand. You can continue to draw additional cards to improve your hand, but you automatically lose if your total goes above 21.

After all of the players have completed their hands, the dealer's turn begins. They reveal their face-down card and draw individual cards until their hand's value reaches 17. At 17 or higher, the dealer must stop. Whoever has the highest-valued hand that doesn't go over 21 is the winner.

Here is what can happen with different hands:

- If the player gets dealt an ace and a 10 card, that is called a “blackjack.” If the dealer doesn’t also get blackjack, then the player wins and gets a bonus payout.
- If the player’s hand goes over 21, that’s a “bust.” The player loses, even if the dealer’s hand also exceeds 21.
- If the dealer busts but the player does not, the player wins.
- If the player gets a final sum that’s higher than the dealer but doesn’t bust, the player wins.
- If both the player and the dealer get blackjack or otherwise have hands with the same sum, this is a “push” and no one wins.

Soft Hands vs. Hard Hands

Here’s a quick note about how hands with aces are treated.

If one of the cards in your hand is an ace, then you have what’s called a “soft” hand because the ace card can be either a 1 or an 11.

Meanwhile, a hard hand doesn’t have an ace — the value of your hand is rigid and can’t be changed. Or, your soft hand can become hard when your ace automatically transitions to a 1 to prevent a bust.

As an example, let’s say that you were initially dealt an ace and a 6. That’s a soft hand that could be either 7 or 17 in value. You hit, and then you get dealt a 7. To keep your hand from busting, your hand becomes a hard 14.

Of course, dealers can get soft hands, too. While dealers must hold when their hand reaches 17, they oftentimes must continue to draw more cards when they have a soft 17. This gives the dealer a chance to get a hand valued above 17 after all.

Player Decisions in Blackjack

Once you get your first two cards, you have different options on how to proceed:

- **Hit:** You take another card from the dealer. *(Hand signal: Scrape your cards against the table or tap the table with your finger.)*
- **Stand:** You take no more cards from the dealer. *(Hand signal: Slide your cards under your chips or wave your hand horizontally.)*
- **Double down:** You can increase your initial bet up to 100%, but only if you commit to stand after you’re dealt one more card. *(Hand signal: Place additional chips beside your original bet, outside of the betting box, and point with one finger.)*
- **Split:** If your first two cards are of the same value, you can split them into two hands and add a second bet equal to your first. The cards are separated, and the dealer treats each card as its own hand, dealing additional cards on each. *(Hand signal: Place additional chips next to your original bet, outside of the betting box, and point with two fingers in a V formation.)*

- **Surrender:** If the dealer's face-up card has a value of 10, you may feel that your chances of winning are too low to continue with your current hand. You can surrender, and you'll lose only half of your initial bet. *(No hand signal; request this verbally.)*

Insurance in Blackjack

If the dealer's face-up card is an ace, this means the dealer could potentially get a blackjack. With this, the dealer gives players the option to make an "insurance" bet. Here, you can bet up to half of your original bet beside the original bet.

If the dealer's face-down card has a value of 10 and they get blackjack, then they'll pay off insurance bets at 2-to-1. If their face-down card doesn't earn them a blackjack, the players actually lose their insurance bets and play continues with their original bets.

Dealing With the House Edge in Blackjack

Other casino games like [roulette](#) have a built-in house edge, and blackjack is no different. This ensures that, overall, the casino can make a profit over the long term. If the house edge is 5%, that means you're statistically expected to lose an average of 5% of your bet every time you make a wager. Put another way: For every \$100 you wager, you'll lose \$5 on average.

When it comes to blackjack, the house edge for an inexperienced player is 2%. That's lower than roulette and plenty of other casino games, making blackjack a more enticing game. But much of what you'll read about the house edge in blackjack will say that, with proper strategy, you can lower that house edge down to about 0.5%.

What Creates the House Edge in Blackjack

The major advantage for the house comes from the fact that the player goes first. Many times, the player will bust and go over 21, losing their stake without the dealer having to do anything at all. Meanwhile, if the player stands, the dealer still has the possibility of winning the hand.

Another factor that can increase the house's edge includes the use of multiple decks of cards. It's a little more challenging for a player to count the cards that have been played when there are more than 52 cards the dealer is pulling from the shoe. More frequent shuffling on the part of the dealer also helps lower the chance of card counting and keeps the house edge a little higher because of this.

When scouting around for a good blackjack table or online blackjack game, look at the payout. Traditionally, a casino will pay out 3-to-2 for a blackjack — this means that, if you bet \$10 and hit a blackjack, you'll get \$15 back. Some tables have less favorable payouts for a blackjack, like 6-to-5. This will also affect your bottom line and how much money you can expect to lose in a sitting.

Basic Strategies to Lower the House Edge

Proper blackjack strategy includes knowing when to make key decisions. This will affect how well you do against the house and increase your statistical likelihood of making money on a hand.

Here are some basic recommendations for a strategy in a blackjack game with some traditional specifications:

- There are four to eight decks shuffled together.
- The dealer hits on a soft 17.
- You can double your bet after a split.
- If the dealer hits a blackjack, only your original bets are lost.

Player hand	Dealer's face-up card									
	2	3	4	5	6	7	8	9	10	A
Hard totals (excluding pairs)										
18-21	S	S	S	S	S	S	S	S	S	S
17	S	S	S	S	S	S	S	S	S	Ss
16	S	S	S	S	S	H	H	Sh	Sh	Sh
15	S	S	S	S	S	H	H	H	Sh	Sh
14	S	S	S	S	S	H	H	H	H	H
13	S	S	S	S	S	H	H	H	H	H
12	H	H	S	S	S	H	H	H	H	H
11	Dh	Dh	Dh	Dh	Dh	Dh	Dh	Dh	Dh	Dh
10	Dh	Dh	Dh	Dh	Dh	Dh	Dh	Dh	H	H
9	H	Dh	Dh	Dh	Dh	H	H	H	H	H

5-8	H	H	H	H	H	H	H	H	H	H
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Player hand	Dealer's face-up card									
	2	3	4	5	6	7	8	9	10	A
Soft totals										
A,9	S	S	S	S	S	S	S	S	S	S
A,8	S	S	S	S	Ds	S	S	S	S	S
A,7	Ds	Ds	Ds	Ds	Ds	S	S	H	H	H
A,6	H	Dh	Dh	Dh	Dh	H	H	H	H	H
A,5	H	H	Dh	Dh	Dh	H	H	H	H	H
A,4	H	H	Dh	Dh	Dh	H	H	H	H	H
A,3	H	H	H	Dh	Dh	H	H	H	H	H
A,2	H	H	H	Dh	Dh	H	H	H	H	H

Player hand	Dealer's face-up card									
	2	3	4	5	6	7	8	9	10	A
Splits										
A,A	T	T	T	T	T	T	T	T	T	T
10,10	S	S	S	S	S	S	S	S	S	S
9,9	T	T	T	T	T	S	T	T	S	S

8,8	T	T	T	T	T	T	T	T	T	St
7,7	T	T	T	T	T	T	H	H	H	H
6,6	T	T	T	T	T	H	H	H	H	H
5,5	Dh	H	H							
4,4	H	H	H	T	T	H	H	H	H	H
3,3	T	T	T	T	T	T	H	H	H	H
2,2	T	T	T	T	T	T	H	H	H	H

Key	
H	Hit
S	Stand
Sh	Surrender if allowed; otherwise hit
Ss	Surrender if allowed; otherwise stand
St	Surrender if allowed; otherwise split
Ds	Double if allowed; otherwise stand
Dh	Double if allowed; otherwise hit
T	Split
Th	Split if double after split is allowed; otherwise hit

Blackjack and Card Counting

Of course, another tactic that people think of when it comes to blackjack strategy is counting cards. This basically means keeping track of which cards have already been played and trying to determine whether the next hand will give the probable advantage to the dealer or to the player.

Card counting has become rather intertwined with the idea of blackjack as a game. You have major pop culture phenomena like *Bringing Down the House*, *Rain Man*, and *The Gambler* to probably thank for that. And while card counting is not an illegal practice, plenty of casinos frown upon it and try to prevent players from doing it too much. They may even have in-house rules that would have security eject obvious card counters from their establishments.

History of Card Counting

How did card counting even begin? First, we got the paper “The Optimum Strategy in Blackjack” published in the *Journal of the American Statistical Association* back in 1956. Roger Baldwin posited that you could apply mathematics to blackjack, and by using probabilities and calculators you could gain a major edge in the game.

In 1963, Edward Thorp published the book *Beat the Dealer*. In this runaway hit, Thorp expanded on and refined Baldwin’s ideas while also introducing new strategies — namely, “first card counting techniques” and the “ten count system.”

Thorp’s book made the popularity of blackjack explode as readers wanted to try his methods themselves. Of course, casinos also had to stay ahead of his strategies to keep their profits. They started instituting their own strategies like using multiple decks and shuffling machines, while also shuffling the cards more frequently.

How Card Counting Works

While there are various systems for how to go about it, card counting generally involves assigning a value to every card that’s been dealt.

- Cards valued 2 through 6 = +1
- Cards valued 7-9 = 0
- Cards valued at 10 and aces: -1

With each card dealt, you add 1, subtract 1, or add zero based on each visible card’s value and keep a running count.

Here’s one sample hand. The dealer has a face-up 6 and then reveals a 9, you have a jack and a 10, and the other player has a 2 and an ace. Here’s how you’d total up everything:

- Face-up 6 (+1) and 9 (0) = +1
- Jack (-1) and 10 (-1) = -2
- 2 (+1) and ace (-1) = 0

So the count for that hand would be $1 - 2 + 0 = -1$.

Let’s say that the next hand had the dealer show an 8 and eventually reveals a 10, while you had a king and a 5 and the other player got a 7 and 2:

- Face-up 8 (0) and 10 (-1) = -1
- King (-1) and 5 (+1) = 0

- 7 (0) and 2 (+1) = +1

Now the count for this hand would be $-1 + 0 + 1 = 0$. So far, the running count evens out to -1, but that will shift with every new hand dealt.

You do this for every round until the dealer shuffles the cards again. If the running count goes positive, then the advantage starts shifting to the players. But if the running count goes negative, then the advantage shifts to the dealer. Basically, if the running count is high, then that means that the upcoming cards are more likely to be high-value cards. A low running count means that a lot of high-value cards have already been dealt, so the upcoming cards are more likely to have lower values.

This type of point-assigning means that a standard 52-card deck will always end up totaling 0 after all of the cards are dealt out. Of course, plenty of casinos use multiple decks at a time to make card counting a little more challenging. To work with that, you need to be able to translate your running count into a “true count,” or count per deck.

You have to keep track of how many cards have been played so far to get a sense of how many decks are remaining in the shoe. Are you at a table that uses eight decks, and 50 cards have been played so far? Then you have seven decks remaining. Then you use this formula:

$$\text{True Count} = \text{Running Count} \div \text{Decks Remaining}$$

Let's look at two examples to show what we mean. You always round your results to the nearest half-deck.

- **Example 1:** Your running count is 8 and you have five decks remaining.
 - $8 \div 5 = 1.6$
 - $1.6 \rightarrow 1.5$ is your true count
- **Example 2:** Your running count is -10 and you have two decks remaining.
 - $-10 \div 2 = -5$
 - -5 is your true count

Remember that if your true count goes up, your advantage as a player goes up, too.

Betting Systems for Blackjack

You know that the cards you're dealt are down to pure chance, but maybe you're using some card counting techniques to be a more savvy player. That's great, but you also need to know how to translate this knowledge into a betting strategy to maximize your wins.

Flat Betting

This is your most straightforward betting system for blackjack. Here, you wager the same amount on every single hand. This allows you to easily track your money in and money out and thus keeps you easily within the constraints of your gaming budget.

You calculate the size of your bet by looking at your budget and dividing that by how many hands you want to play.

One fault in this system is that you miss a lot of chances for big payouts if you have a winning streak.

Positive Progression

The concept behind positive progression is that you increase the size of your bet every time you win a hand. If you're on a winning streak, you'd continue to increase your wager until you lose a hand. Once you lose, you return to your initial bet and go through it all again.

This system lets you boost your wins but can prevent some major losses once a winning streak ends. You do need to be careful about how much you'll increase your bets by once you hit a winning streak.

Negative Progression

This is the opposite of positive progression, in which you increase the size of your wager every time you lose a hand. The thought process behind a negative progression system is that you'll eventually have to win a hand, and by then your winning wager will restore a large amount of your losses.

Martingale

You can use the same Martingale betting system as you might use [in roulette](#). It's a specific type of negative progression betting system.

You start with your minimum bet amount, and after every hand you lose, you double your bet. The thinking goes that, when you eventually win, you'll get your money back and make a little extra on top of that. If and when you do win a hand, you start the process over and bet the minimum amount on the next hand once more.

The drawback of systems like the Martingale is that you need a large bankroll that you'd be willing to lose. If your starting bet was \$10 and you lost 10 straight hands, you'd be down by \$10,230.

Oscar's System

This system works off of a positive progression model but doesn't rely on streaks.

You start by wagering one unit and, if you win, you add another unit to your next wager. If you lose, you do not revert to your original bet — instead, you keep your bet exactly the same.

If you do hit a losing streak, though, you'll still risk blasting through your bankroll.

2-1-2 (Manhattan) System

This is another betting system that focuses on streaks, but it has a mixture of positive and negative progressions. First, you start with two units, and as you hit winning streaks, you either increase your wager by two units or by one unit.

You begin with two units, such as \$2. If you have a winning hand, you drop your wager to one unit, or \$1. If you win again, you increase your bet by another two units, so you're now up to \$3. If you win one more time, you up your wager by another one unit so that you're now at \$4.

If you lose a hand, you revert back to your original bet.

This system works to protect your bankroll by dropping and then increasing your wagers. The stakes never get too high, so you can stay within your budget relatively easily.

History of Blackjack

Though there's no true consensus, blackjack is thought to have originated in French casinos around 1700. There, it was called *Vingt-et-Un* (which translates to "twenty-one"). Many believe that it evolved from other card games that were popular in France at the time, namely *Chemin de Fer* and *French Ferme*.

There are earlier mentions of a similar game from Spain, namely from the early 1600s book *Novelas Ejemplares* by Miguel de Cervantes. In the short story "Rinconete y Cortadillo," the main characters are skilled at cheating at *veintiuna* ("twenty-one" in Spanish). They even mention that the object of the game is to reach 21 points without going over, and that the ace card can value either 1 or 11.

Of course, like many European betting games, there exists some lore that it might have gotten started with the Romans. The story goes that Romans played a version of this game with wooden blocks painted with different numbers instead of paper cards. This tale is apocryphal at best, of course, so many discussions of blackjack's history point to French origins.

Some stories say that French colonists brought the game to North America in the 18th century, where it evolved and continued to gain popularity. Others insist that the game was introduced to America during World War I. It was at least present here in the U.S. and still called "21" in 1931, when it had made its way to Nevada and gambling was made legal there.

The game eventually earned the name “blackjack” because some casinos offered a special bet: A hand that had the ace of spades plus either of the black jack cards in the deck (the jack of spades or the jack of clubs) would pay at 10-to-1 odds. While this offering has long since faded away, the name stuck.

Blackjack Variants

While regular blackjack is a supremely popular casino game, it does come with numerous variations. They can differ when it comes to the size of the deck to when the dealer gets to take their cards.

American Blackjack

This is the classic version of blackjack, so you’ll be seeing this iteration in most brick-and-mortar casinos as well as [online casinos](#). In this typical setup, the dealer gets their hole card (the one that stays face-down) before the players make any decisions like hitting.

European Blackjack

Here, the dealer doesn’t get their hole card until after the players have made their decisions.

Blackjack Switch

Here, you get two hands that you can play separately. You get the option to switch or swap the second cards you’ve been dealt to each hand. However, there are two rule changes in Blackjack Switch:

1. If the dealer’s hand totals 22, all players’ hands push (except for blackjack).
2. A blackjack pays out only even money instead of the classic 3-to-2.

Spanish 21

Instead of playing with a 52-card deck, you play with a 48-card Spanish deck (the four 10 cards have been removed). While this does boost the house edge up a bit, the rules for winning are a little more favorable. If you hit 21, you’ll always win, even if the dealer also has 21. You can also surrender at any time, even after doubling or hitting.

Online Blackjack

Blackjack was one of the first casino games to be available for play in the early days of the internet. This ubiquity has helped online blackjack become a huge phenomenon, with top internet casinos offering different varieties of the game that people can play on their computers, tablets, and phones.

A Brief History of Online Blackjack

Blackjack's origins may be murky, but online blackjack has a much clearer history. In the mid to late 1990s, home computers were becoming more popular and dial-up internet was starting to be replaced with fiber-optic internet access in densely populated areas.

Online gaming became a huge hobby for internet users, and plenty of new software companies decided to meet the demand for online games that people would love to play again and again. Internet gambling was born.

At first, Antigua and Barbuda was the home base for online gambling sites. In 1994, the country passed the Free Trade & Processing Act, which granted licenses to businesses that were looking to open online casinos. This helped create the online casino industry.

Also during the 1990s, the software company Microgaming got its start and rapidly became a pioneer in internet gaming. The company still holds its notoriety as one of the leading software providers for the internet gambling industry, even today. When they got their start in the '90s, no countries had yet created any specific laws about online gambling, so they flourished quickly and created a global reach.

The Legalities of Online Blackjack

Of course, the law eventually decided to try to catch up to online gambling. In 2006, the United States Congress passed the Unlawful Internet Gambling Enforcement Act. The UIGEA made it illegal for a business to deposit or withdraw funds to and from an online gambling site.

This new law did not actually make gambling online illegal — rather, the new law made it illegal for American websites to process payments for online gambling activities for U.S. residents. However, the language was vague enough that many online gambling websites stopped doing business with customers based in the U.S. for a long while.

With that in mind, it's important to know that gambling itself isn't illegal here in the U.S. No federal laws actually ban gambling. We do, however, have the Federal Wire Act of 1961, which prohibits gambling across state lines. This means that you can place a bet within the state where you physically are, but you can't place a bet with a casino or bookie in another state.

Online Blackjack Bonuses

A major innovation from the online casino industry is bonuses. While you won't be offered a free hotel suite or get any drinks comped if you're playing online from the comfort of your own home, you can instead get bonus funds credited to your balance. Bonuses allow you to explore all of the online casino's offerings without more monetary risk.

These optional bonuses can include:

- **Welcome bonus:** While you usually see these for online slots, some online casinos offer table game bonuses in their welcome offers. You get extra credits deposited into your account when you first sign up.
- **Reload bonuses:** These are additional credits added to your account when you make a new real money deposit.

Can Players Cheat at Online Blackjack?

Online casinos use random number generators to select which cards are dealt out in a digital game. This means that all of the games are randomized and fair to play, making it pretty much impossible for players to cheat at online blackjack.

Even the online casinos that use live dealers still work to make sure that the game is fair, regularly shuffling the cards or replacing the shoe to keep cards from popping up again and again.

In addition, online casinos will offer their players information about payouts, making sure that you're clear on what you're facing when you choose any given game.

Live Dealer Blackjack

So you want to play blackjack at home but don't live close to a casino and have to play at home? To get the best of both worlds, you can try blackjack games that use a live dealer. These are semi-interactive games in which a real person inside a casino still deals out the cards to remote players and you can see the whole table.

This gives blackjack fans the opportunity to feel like they're getting a more "genuine" casino experience even if they're on the couch in their favorite T-shirt.

Blackjack Can Be For Everybody

With its deceptively simple rules and opportunities to try to best the game, blackjack is a great casino game for both new and practiced players alike. Thanks to its continued popularity online, it's accessible to just about everyone through online casinos. You can revel in the thrill of this classic game against the computer or with a live dealer, try out some of your favorite betting systems, and enjoy the fast pace of the game while trying to hit it big.