

Dealer Final Totals By Upcard*							
	<i>Dealer's Final Total</i>						
Dealer's Upcard	17	18	19	20	21	BJ	Bust
2	.139	.132	.132	.124	.121	0	.353
3	.130	.131	.124	.123	.116	0	.376
4	.131	.114	.121	.116	.115	0	.403
5	.120	.124	.117	.105	.106	0	.429
6	.167	.107	.107	.101	.098	0	.421
7	.372	.139	.077	.079	.073	0	.260
8	.131	.363	.129	.068	.070	0	.239
9	.122	.104	.357	.122	.061	0	.233
Ten	.114	.113	.115	.329	.037	.078	.214
Ace	.126	.131	.130	.132	.052	.314	.117

*Figures for single-deck games.

A look at these tables will help in understanding the proper strategy to play the game. The dealer is most likely to bust with upcards of 2-6, particularly 4-6. Generally, players seeking to maximize expected gain will tend to be more aggressive with double downs and pair splits, and will tend to stand with stiff totals, hoping the dealer will bust, against these dealer upcards. Against upcards of 7-A, the player should hit stiff totals to try to improve his hand since with these upcards the dealer has a good chance of making a pat hand. The set of exact strategy rules that maximizes the player's expectation (without counting cards) is called "basic strategy."

THE BASICS OF THE HOUSE ADVANTAGE

Why is it the house has the advantage in blackjack? Simply put, it is because the player must act first. Because of this, the player will lose anytime there is a "double bust" in which both player and dealer totals exceed twenty-one. To get a rough idea of how much this is worth, consider a player who plays his hand exactly like the dealer must play. This player and the dealer will each bust about 28% of the time and so there will be a double bust about 8% of the time ($.28 \times .28 \approx .08$). All else being equal, this gives the casino roughly an 8% advantage. All else, however, is not equal. The 3 to 2 payoff for a player natural is worth about 2.3%. Thus, a player who mimics the dealer is giving the casino about a 5.7% edge.⁸² The player can further reduce the

⁸² Peter Griffin reports 5.5% in *The Theory of Blackjack* (6th ed., 1999)

<i>BLACKJACK BASIC STRATEGY – SINGLE DECK</i>										
Player's Hand	DEALER'S UPCARD									
	2	3	4	5	6	7	8	9	Ten	A
A/A	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
10/10	–	–	–	–	–	–	–	–	–	–
9/9	SP	SP	SP	SP	SP	–	SP	SP	–	–
8/8	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
7/7	SP	SP	SP	SP	SP	SP	SP/H	H	–	H
6/6	SP	SP	SP	SP	SP	SP/H	H	H	H	H
5/5	D	D	D	D	D	D	D	D	H	H
4/4	H	H	SP/H	SP/D	SP/D	H	H	H	H	H
3/3	SP/H	SP/H	SP	SP	SP	SP	H	H	H	H
2/2	SP/H	SP	SP	SP	SP	SP	H	H	H	H
Soft 21	–	–	–	–	–	–	–	–	–	–
Soft 20	–	–	–	–	–	–	–	–	–	–
Soft 19	–	–	–	–	D/S	–	–	–	–	–
Soft 18	–	D/S	D/S	D/S	D/S	–	–	H	H	–
Soft 17	D	D	D	D	D	H	H	H	H	H
Soft 16	H	H	D	D	D	H	H	H	H	H
Soft 15	H	H	D	D	D	H	H	H	H	H
Soft 14	H	H	D	D	D	H	H	H	H	H
Soft 13	H	H	D	D	D	H	H	H	H	H
Hard 21	–	–	–	–	–	–	–	–	–	–
Hard 20	–	–	–	–	–	–	–	–	–	–
Hard 19	–	–	–	–	–	–	–	–	–	–
Hard 18	–	–	–	–	–	–	–	–	–	–
Hard 17	–	–	–	–	–	–	–	–	–	–
Hard 16	–	–	–	–	–	H	H	H	SR/H	SR/H
Hard 15	–	–	–	–	–	H	H	H	SR/H	H
Hard 14	–	–	–	–	–	H	H	H	H	H
Hard 13	–	–	–	–	–	H	H	H	H	H
Hard 12	H	H	–	–	–	H	H	H	H	H
11	D	D	D	D	D	D	D	D	D	D
10	D	D	D	D	D	D	D	D	H	H
9	D	D	D	D	D	H	H	H	H	H
8 or less	H	H	H	H	H	H	H	H	H	H

– = Stand; H = Hit.

SR/H = Surrender if allowed, otherwise hit; SR/S = Surrender if allowed, otherwise stand.

D = Double down if allowed, otherwise hit; D/S = Double down if allowed, otherwise stand.

SP = Split; SP/H = Split if double down after split allowed, otherwise hit; SP/D = Split if double down after split allowed, otherwise double down.

BLACKJACK BASIC STRATEGY – MULTIPLE DECKS										
Player's Hand	DEALER'S UPCARD									
	2	3	4	5	6	7	8	9	Ten	A
A/A	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
10/10	-	-	-	-	-	-	-	-	-	-
9/9	SP	SP	SP	SP	SP	-	SP	SP	-	-
8/8	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP
7/7	SP	SP	SP	SP	SP	SP	H	H	H	H
6/6	SP/H	SP	SP	SP	SP	H	H	H	H	H
5/5	D	D	D	D	D	D	D	D	H	H
4/4	H	H	H	SP/H	SP/H	H	H	H	H	H
3/3	SP/H	SP/H	SP	SP	SP	SP	H	H	H	H
2/2	SP/H	SP/H	SP	SP	SP	SP	H	H	H	H
Soft 21	-	-	-	-	-	-	-	-	-	-
Soft 20	-	-	-	-	-	-	-	-	-	-
Soft 19	-	-	-	-	-	-	-	-	-	-
Soft 18	-	D/S	D/S	D/S	D/S	-	-	H	H	H
Soft 17	H	D	D	D	D	H	H	H	H	H
Soft 16	H	H	D	D	D	H	H	H	H	H
Soft 15	H	H	D	D	D	H	H	H	H	H
Soft 14	H	H	H	D	D	H	H	H	H	H
Soft 13	H	H	H	D	D	H	H	H	H	H
Hard 21	-	-	-	-	-	-	-	-	-	-
Hard 20	-	-	-	-	-	-	-	-	-	-
Hard 19	-	-	-	-	-	-	-	-	-	-
Hard 18	-	-	-	-	-	-	-	-	-	-
Hard 17	-	-	-	-	-	-	-	-	-	-
Hard 16	-	-	-	-	-	H	H	SR/H	SR/H	SR/H
Hard 15	-	-	-	-	-	H	H	H	SR/H	H
Hard 14	-	-	-	-	-	H	H	H	H	H
Hard 13	-	-	-	-	-	H	H	H	H	H
Hard 12	H	H	-	-	-	H	H	H	H	H
11	D	D	D	D	D	D	D	D	D	H
10	D	D	D	D	D	D	D	D	H	H
9	H	D	D	D	D	H	H	H	H	H
8 or less	H	H	H	H	H	H	H	H	H	H

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SP = Split; SP/H = Split if double down after split allowed, otherwise hit.