

HANDICAP INDEX

This week we will look at the handicap index. You currently have a playing handicap but under the World Handicap System you will have a **Handicap Index**.

This will be calculated as the average of the best 8 of your last 20 qualifying scores recorded since 1st January 2018. If you have not posted 20 qualifying scores since then a method similar to allocating a new handicap will be used.

Between now and the 2nd November 2020 you are encouraged to play in as many individual strokeplay competitions as possible and to submit as many supplementary scores as possible, over either 9 or 18 holes. This will mean your handicap index will be as accurate as possible.

You will notice a few key changes when WHS comes into effect:

- No “competition” handicap or “C” status
- No 0.1 increases, each time you submit a qualifying score your handicap index is recalculated
- No buffer zones in determining handicap adjustments
- No standard scratch
- No handicap categories, currently Categories 1 - 6

Handicap Index

- **Handicap Index** is a measure of a player's demonstrated ability calculated against the **Slope Rating** of a golf course of standard playing difficulty
- It represents a golfer's playing handicap on a course with a **Neutral Slope Rating** of 113
- It is calculated as a rolling average of the lowest 8 from the last 20 **Score Differentials**
- Each time a new score is submitted the average of the lowest 8 from the last 20 is recalculated, which may or may not lead to a change of Handicap Index
- There are additional safeguards to ensure that a player's handicap does not rise too quickly when a player is going through a spell of poor form

Low Handicap Index (LHI)

- A player's lowest Handicap Index during the last 12 months is used as an **Anchor Point** to limit increases in Handicap Index
- **Soft CAP:** Potential increases of Handicap Index to a figure greater than **(LHI + 3)** are limited by half the amount over three, e.g. 5 is limited to 4, 6 is limited to 4.5, etc.
- **Hard CAP:** The maximum that the Handicap Index can increase to is **(LHI + 5)**.

Exceptional Scores

- An adjustment to the Handicap Index after a very low score has been posted
- A reduction of -1 for scores between 7 and 9 below Handicap Index
- A reduction of -2 for scores 10 or more below Handicap Index
- The reduction is applied to the last 20 scores on the Scoring Record and drops off gradually over the next 20 rounds.

New Handicaps

A **New Player's** Handicap Index is initially allocated at **2 less than the best of the Adjusted Gross Scores** from 3 x 18 hole cards submitted. Cards can be submitted as 6 x 9 hole or some other combination. Subsequent Handicap Index calculations change as more scores are entered:

- 3 scores: lowest score -2
- 4 scores: lowest score -1
- 5 scores: lowest score
- 6 scores: average of lowest 2 scores -1
- 7 to 8 scores: average of lowest 2 scores
- 9 to 11 scores: average of lowest 3 scores
- 12 to 14 scores: average of lowest 4 scores
- 15 to 16 scores: average of lowest 5 scores
- 17 to 18 scores: average of lowest 6 scores
- 19 scores: average of lowest 7 scores
- 20 scores: average of lowest 8 scores

Transition Handicaps

Player's who already have a current **CONGU Handicap** will be allocated an initial Handicap Index when the new system comes into effect and we will deal in a few weeks when we look at Transition Handicaps.

If you right click with your mouse and open the hyperlink below, there is short video on the Handicap Index

<https://www.Englandgolf.org/wp-content/uploads/2020/07/World-Handicap-System-Handicap-Index.mp4>

Alternatively here is a slide version:

How is My Handicap Index Calculated

Average the lowest 8 of the most recent 20 score differentials, rounded to the nearest tenth.

It also includes mechanisms which:

- Take into consideration the conditions under which a score was played.
- Remembers previously demonstrated ability within a defined period of time.
- Caps the upward movement of a Handicap Index within a defined period of time.
- Applies additional adjustments to Handicap Index when an exceptional score is submitted.

Your Handicap Index is based on:

- Average of the best 8
- Of your last 20 scores

Example of 8 of 20 Calculation

Score No.	Date Played	Course	Course Rating	Slope Rating	Adjusted Gross Score	Score Differential
1	22/9/20	Hill GC	70.5	125	91	18.5
2	5/9/20	Hill GC	70.5	125	92	19.4
3	1/9/20	Hill GC	70.5	125	99	25.8
4	28/8/20	Hill GC	70.5	125	89	16.7
5	23/8/20	River GC	71.3	127	92	18.4
6	26/7/20	Meadow GC	72.2	131	87	12.8
7	14/7/20	Hill GC	70.5	125	97	24.0
8	4/7/20	Hill GC	70.5	125	88	15.8
9	19/6/20	River GC	71.3	127	87	13.5
10	16/6/20	Valley GC	69.9	118	95	24.0
11	12/6/20	Forest GC	70.1	115	86	15.6
12	5/6/20	Meadow GC	72.2	131	85	11.0
13	2/6/20	Hill GC	70.5	125	82	10.4
14	30/5/20	Hill GC	70.5	125	94	21.2
15	25/5/20	Valley GC	69.9	118	89	18.3
16	22/5/20	Hill GC	70.5	125	97	24.0
17	29/4/20	Hill GC	70.5	125	85	13.1
18	14/4/20	Hill GC	70.5	125	93	20.3
19	10/4/20	Hill GC	70.5	125	94	21.2
20	3/4/20	Meadow GC	72.2	131	86	12.1

- Adding together the best 8 differentials out of the last 20:
 - + 12.8
 - + 15.8
 - + 13.5
 - + 15.6
 - + 11.0
 - + 10.4
 - + 13.1
 - + 12.1
- And averaging the total: = 104.3 / 8

Handicap Index of **13.0**

Memory of Low Handicap Index

- A player's Low Handicap Index is remembered within the handicap formula
- It provides a reference point against which the current Handicap Index can be compared
- This is to help ensure that the player's current Handicap Index cannot stray too far away from their demonstrated ability, in too short a space of time
- If the new Index is more than a certain number of strokes above the Low Handicap Index, the cap is triggered.



Limit on Upward Movement of Handicap Index

The soft cap *suppresses* upward movement when the difference between the new calculated Index and the Low Index is greater than 3.

The increase is suppressed by 50% of any value over 3.

The hard cap *prevents* further upward movement by placing a hard ceiling at 5 above the Low Index.

The soft cap and hard cap procedures only start to take effect once a player has at least 20 acceptable scores in their scoring record.



Soft Cap



Hard Cap

Soft Cap Examples



Jan Feb Mar Apr May Ju

Player submits a new score:

New calculated HI (8 / 20)	Low Index (LI)	Consider Soft Cap					Consider Hard Cap		
		8/20 - LI	≤ 3.0	> 3.0	50% of value > 3.0 (Suppression)	≤ 3 + Suppression	Movement compared to LI	> 5	New HI
14.0	12.0	2.0	2.0	0	0	2.0 + 0	2.0	0	14.0
15.0	12.0	3.0	3.0	0	0	3.0 + 0	3.0	0	15.0
19.0	12.0	7.0	3.0	4.0	2.0	3.0 + 2.0	5.0	0	17.0

Hard Cap Example



Aug Sep Oct Nov Dec

Player submits a new score:

New calculated HI (8 / 20)	Low Index (LI)	Consider Soft Cap					Consider Hard Cap		
		8/20 - LI	≤ 3.0	> 3.0	50% of value > 3.0 (Suppression)	≤ 3 + Suppression	Movement compared to LI	> 5	New HI
14.0	12.0	2.0	2.0	0	0	2.0 + 0	2.0	0	14.0
15.0	12.0	3.0	3.0	0	0	3.0 + 0	3.0	0	15.0
19.0	12.0	7.0	3.0	4.0	2.0	3.0 + 2.0	5.0	0	17.0
20.0	12.0	8.0	3.0	5.0	2.5	3.0 + 2.5	5.5	0.5	17.0

Exceptional Scores

A score differential which is at least 7.0 strokes or more better than the player's Handicap Index at the time the round was played.

Score can be from any format of play, competitive or general play. Not restricted to Tournament scores.

When a player submits an exceptional score, the handicap formula applies an additional adjustment to the player's updated Handicap Index - according to the table.

This adjustment is in addition to any reduction caused within the 8/20 calculation.

The Handicap Committee can override the adjustment

Score Relative to Index	-7.0	-10.0
Extra adjustment	-1.0	-2.0