

How a Handicap Index is Calculated

Laura, Lori, Laurie and Lorri sat patiently on the 5th tee while the foursome of men ahead of them waited until the group ahead of them was well out of the reach of their 300+ yard drives they were sure they were going to shoot. The ladies were used to this scenario on Sunday mornings at Lazy Pace Country Club. So while they waited their conversation turned to a discussion about their handicaps.

“I can’t believe how my handicap has gone down! I’ve had some good games but I’ve had some real stinkers, too.” This was Lorri’s first year establishing her handicap and she had only 8 rounds of 18 posted.

The others have had USGA Handicaps for several years so they tried to explain how the handicap is calculated. Laurie suggested that she average her 8 scores and subtract par to decide if her handicap was correct. “That seems logical.” She said. “Although, I’ve never done it myself.”

“No. You don’t have a real handicap until you’ve posted 20 scores and they all have to be 18-hole rounds, too.” Lori stated with authority.

Laura just smiled and shook her head. “No. No. You’re both wrong. It’s really rather complicated calculations and then not all of your scores count toward your present handicap – only ten of the last twenty.”

“Then why do we post all of them?”

“But I only have 8!”

Meanwhile, Laurie had been listening to the men on the tee discussing their last hole to figure out who had honors. Her face beet red and hands clenched she turned toward her friends and screamed under her breath, “Why don’t they just hit their freakin’ balls!” “Ah. Finally.” she said as they all watched the short fat guy hit off the toe of his club and chunk his ball directly into a tree. The next guy took six practice swings then hit his ball just four feet short of the red tees. “Hope they don’t make him follow the guys’ penalty for that one. He can just keep his private parts private.” Next, the skinny teenager with the droopy pants hit a decent drive into the fairway but only about 160 yards. “Thank goodness they waited. The group ahead of them was in real danger. These guys stink!” Then the fourth stepped out of the cart. He was tall, tan with sandy hair waving in the breeze, eyes the color of melted dark chocolate, and a smile that could take your breath away. “Ahhhh” they inhaled. His back swing was beautiful – every muscle flexed or stretched in perfect unison. The ring of his club connecting with his ball seemed to make the world stop for just that second. No other sound could be heard. They all strained to

watch his drive soar through the sky like a heat-seeking missile then suddenly turn 90° and splash to a halt in the middle of a pond.

“Ohhhhhhhhh!”

“What a shame.”

“Poor guy.”

“It was nice while it lasted!”

“Anyway. Your handicap is based on your differentials.” Laura continued knowing she had lots of time to explain.

“Differ what?” asked Lorri.

“Differential. It’s some fancy term the USGA has for what they use to figure your handicap. Let me show you. I just happen to have some chalk in my golf bag and the cart path will make a great black board.” Here’s how Laura explained it.

A handicap differential is calculated each time you post a score.

The course rating is subtracted from your adjusted score:

$$102 - 70.8 = 31.2$$

The difference is multiplied by the standard slope:

$$31.2 \times 113 = 3525.6$$

Divide this result by the course slope rating:

$$3525.6 / 119 = 29.62$$

The handicap differential is the rounded to:

$$29.6$$

“So my handicap is an average of my 8 differentials?” Lorri made an intelligent guess.

“Well not quite.” Laura chuckled. “It’s never that simple. I’ll explain at the next tee. Look! We actually get to play!”

As usual all four of our girls had good drives and one or two approach shots as they came to a halt in front of the green with just a chip and a putt left to finish. There they sat again waiting and watching the four men ahead of them. Each guy took turns marking their balls, replacing their balls, kneeling down to study the green, looking at it from behind the flag then again from behind the ball. Laurie bit her knuckle and cursed, “Just putt the freakin’ ball!” The Chubby guy missed the hole completely by five feet but all the guys cheered, “Oh, nice putt.” Mister Short-shot of course left it short and young Master Baggy-pants over shot the hole by 7 feet but they still received an encouraging “Oh, nice putt.” Now it was Number Four’s turn. Lorri gripped Lori’s arm in anticipation. His strong, slim fingers tugged at the knee of his loose-fitting pants as he knelt to place his ball. His back was to them and as he bent over his ball his pants tightened. “Ahhhh” they inhaled. His broad shoulders rocked back and forth, back and forth as he practiced his stroke. With gentle firmness he struck his ball and sank a perfect two foot putt.

“Yes!”

“Ooh. Nice putt.”

“He’s got a good stroke.”

“It was fun while it lasted!”

On the next tee the waiting game continued and so did Laura’s handicap lesson. “First of all, your handicap index is sort of an average of your differentials but not quite. Plus you only have eight scores so only your two lowest differentials are used. Allow me to use the cart path again.” Laura used lots of colored chalk to draw the following charts to show Lori, Laurie and Lorri how handicap indexes are calculated.

Number of Acceptable Scores	Differential(s) to be Used
5 or 6	Lowest 1
7 or 8	Lowest 2
9 or 10	Lowest 3
11 or 12	Lowest 4
13 or 14	Lowest 5
15 or 16	Lowest 6
17	Lowest 7
18	Lowest 8
19	Lowest 9
20	Lowest 10

When you have 20 scores your handicap will be calculated on the 10 lowest differentials as is shown in the list below.

HCP Calc	Course	Type	Date	Score	Rating/Slope	Diff.	Modified On
	Atwood Homestead Golf C	AI	7/12/2006	108	70.2 / 114	37.5	
	Chautauqua - Hill Course	AI	7/12/2006	108	68.9 / 112	39.4	
	Valley View Golf Club - River/Lakes	AI	6/30/2006	106	68.7 / 115	36.7	
*	Boston Hills Country Club	CI	6/29/2006	103	69.4 / 113	33.6	
*	Maplecrest	AI	6/24/2006	105	70.8 / 119	32.5	
*	Raccoon Hill Golf Club	AI	6/17/2006	100	66.7 / 112	33.6	
*	Barberton Brookside Country Club	CI	6/21/2006	101	67.5 / 106	35.7	
*	Boston Hills Country Club	CI	6/15/2006	101	69.4 / 113	31.6	
*	Boston Hills Country Club	CI	6/8/2006	101	68.8 / 111	32.8	
	Sleepy Hollow Golf Course	AI	6/4/2006	121	71.6 / 120	46.5	
	Bunker Hill Golf Course	AI	5/27/2006	108	68.5 / 114	39.2	
	Windmill Lakes Golf Club	AI	5/21/2006	114	70.4 / 115	42.8	
	Boston Hills Country Club	CI	5/24/2006	106	68.2 / 108	39.6	
	TannenhauF Golf Club	AI	5/13/2006	110	66.1 / 109	45.5	
*	Boston Hills Country Club	CI	5/11/2006	96	68.8 / 111	27.7	

*	Boston Hills Country Club	CI	5/3/2006	102	68.2 / 108	35.4
*	Bunker Hill Golf Course	AI	4/29/2006	104	68.5 / 114	35.2
	Boston Hills Country Club	CI	4/26/2006	104	68.2 / 108	37.5
	Silver Lake Country Club	AI	4/6/2006	111	71.5 / 118	37.8
*	Manual Entry	AI	10/16/2005	94	67.9 / 107	27.6

Score Type: A - Away, T - Tournament, P - Penalty, C - Combined 9H, I - Internet

To calculate your handicap index using the list of scores above do the following steps:

Take the total of the lowest 10 differentials:	325.7
Average (325.7 / 10):	32.57
Multiply average by .96:	31.267
Delete digits after tenths:	31.2
USGA Handicap Index:	31.2

“So you see your handicap may go up or down dramatically until you have 20 scores. That is why yours dropped so much with the last update. Before only one differential was used for your index and now you have two.”

“Hmmm. Mine dropped quite a bit, also, but I have been posting for years and my game has worsened this summer. I sit around waiting on every hole with nothing to look at but the trees. I swear it makes you lose your swing.” Laurie complained. “Shouldn’t my handicap have gone up at least a little? I’ve entered tons of scores.”

“We should look at your scoring record. We’ve been putting in a lot of manual entries this season. There could be an error. Make sure you entered the correct rating for your 9-hole scores. If you entered a course rating as 70.1 for nine holes when it should have been a 35.1 it would throw the differential way off – way low. Double checking your scoring record occasionally is a good idea. We can make mistakes when entering all the information.”

Lori was absolutely amazed at Laura’s vast knowledge and mathematical skills. “Do you really sit down every night after league and figure this out for each of us?” she asked.

Laura laughed. “What do ya think I’m nuts?! That’s what computers are for. Our league software and the GHIN system do all the figuring for us. It combines two 9-hole scores for us and knows to keep a tournament for a whole year regardless of how many scores you post. Who would want to keep track of all that? I suppose they used to do it that way. Thank God for computers!”

Laurie made a low groaning sound and turned to her friends, “Oh, you guys. This is really getting bad. Look at what they’re doing now!” It was a very hot day so these jokers ahead of them decided to stay cool by removing their shirts. Well their shirtless bodies were just as bad as their golf games. Mr. Chubby was...you guessed it...chubby.

Mr. Short-shot had more hair on his back than on his head. And there's not much worse to look at in this world than a skinny, undeveloped, pasty body of a 14 year old in baggy pants with the top of his underwear showing. "No wonder my game has gone to hell." Laurie moaned.

But just then Number Four walked to the back of the cart and slowly pulled his shirt up from the bottom. As the ripple of his tanned abs appeared Lori gently ran her fingers across the dimples of her golf ball. His firm chest with just a touch of that same sandy hair glistened in the late morning sun. A full frontal view of male perfection was almost too much to look at. "Ahhhh" they inhaled in unison. With 13 more holes to play our girls realized they had to focus hard to maintain their games. I think they found their motivation.

"Mmmm"

"Oh my!"

"Hubba Hubba"

"This is fun. Hope it lasts!"

So the moral of this Handicap lesson is:

Post all scores and check for accuracy.

OR

Maintain pace of play at all times and dress appropriately unless you're a real, real good looking guy with a perfect body.

OR

Keep chalk in your golf bag.

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