# World Handicap System – Summary

## Overview

The World Handicap System (WHS) turns a player's recent scores into one Handicap Index that travels to any rated course. It is run jointly by the R&A and the USGA; this summary follows the Rules of Handicapping effective January 2024.

Every score goes through the same chain:

1. **Gross score** → capped hole by hole to get the **Adjusted Gross Score** (net double bogey).
2. Adjusted Gross Score → **Score Differential**, using the tee's Course Rating, Slope Rating and the day's PCC.
3. Best 8 of the last 20 differentials → **Handicap Index**, then limited by the caps.
4. Handicap Index → **Course Handicap** for the tees being played.
5. Course Handicap × format allowance → **Playing Handicap**, the strokes actually received.

| Term | Meaning |
|---|---|
| Handicap Index | The player's portable ability number, max 54.0 |
| Course Rating | Expected score of a scratch player from those tees (e.g. 71.4) |
| Slope Rating | How much harder the tees are for a bogey player than for scratch; 113 is average, range 55–155 |
| Score Differential | One round's performance, adjusted to an average course |
| PCC | Playing Conditions Calculation: daily adjustment for unusual weather or course setup |
| Course Handicap | Strokes needed on a specific set of tees |
| Playing Handicap | Course Handicap after the format's allowance |
| Low HI | Lowest Handicap Index in the last 365 days, used by the caps |

## Getting an initial Handicap Index

A new player gets a Handicap Index after submitting **54 holes**, in any mix of 9- and 18-hole rounds. The maximum Handicap Index is **54.0**, and during those first 54 holes the maximum hole score is **par + 5**.

Until the player has 20 scores, the index uses fewer differentials, plus a small adjustment for very short records:

| Scores in record | Differentials used | Adjustment |
|---|---|---|
| 3 | Lowest 1 | −2.0 |
| 4 | Lowest 1 | −1.0 |
| 5 | Lowest 1 | 0 |
| 6 | Average of lowest 2 | −1.0 |
| 7–8 | Average of lowest 2 | 0 |
| 9–11 | Average of lowest 3 | 0 |
| 12–14 | Average of lowest 4 | 0 |
| 15–16 | Average of lowest 5 | 0 |
| 17–18 | Average of lowest 6 | 0 |
| 19 | Average of lowest 7 | 0 |
| 20 | Average of lowest 8 | 0 |

The Handicap Committee may adjust an initial index if it does not reflect the player's ability.

## Acceptable scores

A round counts for handicap only if all of these are true:

- Played in an authorized format: individual stroke play, match play, Stableford or par/bogey (competition or casual rounds).
- Played with at least one other person, who can act as marker.
- Played under the Rules of Golf.
- Played on a course with a current Course Rating and Slope Rating, during its active season.
- Enough holes played: **at least 10 holes** for an 18-hole score, **all 9 holes** for a 9-hole score.

Holes not played for a valid reason (darkness, rain, a hole closed) are filled with the player's **expected score** for those holes; since 2024 this replaces the old "net par" method. A player should submit the score on the day of play, before midnight, so it counts in that day's PCC.

## Adjusted Gross Score (maximum hole score)

Before a score is used, each hole is capped at **net double bogey**, so one disaster hole does not distort the index.

> **Net double bogey = Par + 2 + handicap strokes received on that hole**

Example: Course Handicap 18 gets 1 stroke on every hole, so on a par 4 the maximum is 4 + 2 + 1 = **7**. A Course Handicap of 24 gets 2 strokes on the six hardest holes (stroke index 1–6), so the cap there is 8 on a par 4.

A player with no Handicap Index yet uses **par + 5** on every hole. The total of the capped hole scores is the Adjusted Gross Score.

## Score Differential and PCC

Each acceptable 18-hole round becomes a Score Differential, rounded to one decimal:

> **Score Differential = (113 ÷ Slope Rating) × (Adjusted Gross Score − Course Rating − PCC)**

Example: Adjusted Gross Score 90, Course Rating 71.4, Slope 128, PCC 0 → (113 ÷ 128) × (90 − 71.4) = **16.4**.

**PCC (Playing Conditions Calculation)** runs automatically each day. If scores that day were much higher or lower than expected (because of wind, rain or course setup), it adds **−1.0, 0, +1.0, +2.0 or +3.0**. It needs at least 8 acceptable scores from players with an index that day; most days it is 0.

**9-hole scores** get a 9-hole differential, using half the PCC:

> **9-hole Differential = (113 ÷ 9-hole Slope) × (9-hole AGS − 9-hole Course Rating − 0.5 × PCC)**

This is added to the player's expected differential for the other 9 holes, giving an 18-hole differential that counts immediately.

## Calculating and updating the Handicap Index

With 20 or more scores, the Handicap Index is the **average of the lowest 8 of the most recent 20 Score Differentials**, rounded to the nearest tenth. Only the latest 20 scores matter; older ones drop off as new ones arrive.

- The index is updated **the day after** a score is submitted, so that day's PCC is included.
- The result is then checked against the soft and hard caps and any exceptional score reduction (see Safeguards).
- A better-than-scratch player has a **plus** index (shown as +2.1), which counts as a negative number in all formulas.

## Course Handicap and Playing Handicap

The Course Handicap is the number of strokes a player gets from a specific set of tees, rounded to a whole number:

> **Course Handicap = Handicap Index × (Slope Rating ÷ 113) + (Course Rating − Par)**

For 9 holes, use half the Handicap Index (rounded to one decimal) with the 9-hole Slope, Course Rating and par.

The Playing Handicap applies the competition format's allowance to the **unrounded** Course Handicap, then rounds (.5 rounds up):

> **Playing Handicap = Course Handicap (unrounded) × allowance**

| Format | Allowance |
|---|---|
| Individual stroke play, Stableford, par/bogey | 95% (recommended for medium/large fields) |
| Individual match play | 100% |
| Four-ball stroke play | 85% |
| Four-ball match play | 90% |
| Greensomes | 60% low + 40% high |
| Foursomes (stroke play) | 50% of combined team |
| Scramble, 2 players | 35% low + 15% high |
| Scramble, 4 players | 25% / 20% / 15% / 10% (low to high) |

Example: Handicap Index 14.2 on tees with Slope 128, Course Rating 71.4, par 72 → 14.2 × 128 ÷ 113 + (71.4 − 72) = 15.49 → **Course Handicap 15**. In four-ball stroke play: 15.49 × 85% = 13.2 → **Playing Handicap 13**.

The Committee can set different allowances for its own events; these are the recommended defaults.

## Safeguards: Low HI, caps and exceptional scores

The caps limit how fast an index can **rise**; there is no limit on how fast it falls.

**Low Handicap Index (Low HI)** is the lowest Handicap Index the player held in the 365 days before their most recent round. It exists only once the player has **20 acceptable scores**; before that, no caps apply. The 365 days count back from the latest round, not from today.

- **Soft cap:** any increase of more than **3.0** above Low HI is cut by **50%**.
- **Hard cap:** after the soft cap, the index can never be more than **5.0** above Low HI.

| Calculated index (Low HI 10.0) | Increase | After soft cap | Final index |
|---|---|---|---|
| 12.5 | 2.5 | no change | 12.5 |
| 14.0 | 4.0 | 3.0 + 0.5 = 3.5 | 13.5 |
| 17.0 | 7.0 | 3.0 + 2.0 = 5.0 | 15.0 |
| 20.0 | 10.0 | 3.0 + 3.5 = 6.5 | 15.0 (hard cap) |

**Exceptional score reduction:** when a new differential is much lower than the player's index before that round, every differential in the record is reduced:

| Differential below current index by | Reduction |
|---|---|
| 7.0 to 9.9 | −1.0 |
| 10.0 or more | −2.0 |

The reduction stays with those scores, so it fades out as they drop out of the last 20.

## Handicap Committee and inactive players

Each club's Handicap Committee keeps the system fair. It should:

- Review every player's Handicap Index **at least once a year**, looking at injury or illness, rapid improvement, and differences between competition and casual scores.
- Adjust an index when it no longer reflects ability, by **at least 1 stroke**; increases normally stay within 5.0 above Low HI. The player must be told and can appeal.
- Override the caps or an exceptional score reduction when they would be unfair, for example after a serious injury.
- Apply a penalty score when a player fails to submit a score without good reason.

**Inactive players** keep their index. Their old Low HI stays on record, but it stops counting once their next round is more than 365 days after it. Example: lowest index 8.0 in January 2024, last round June 2024 at 11.0. If they return in October 2024, 8.0 is still inside the window, so the hard cap is 13.0. If they return in March 2026, 8.0 is outside the window; the reference becomes 11.0, so the hard cap is 16.0.

## Sources

- Rules of Handicapping, effective January 2024 (full text, PDF)
- R&A Rules of Handicapping, Rule 5: Handicap Index Calculation
- WHS Player Reference Guide 2024 (PDF)

- Appendix C: Handicap Allowances (Carolinas Golf Association, PDF)