

Taking the Mystery Out of your NIHGA Handicap Index

Have you ever asked yourself, “Why didn’t my Handicap Index go down? Last week I had a really low score!” If so, you are not alone. Handicapping is complicated. Below is a simplistic explanation of how it all works.

Handicap Differentials

After every round you play, we calculate a *handicap differential* based on both your score and the USGA “course difficulty” factors. Even if you have the same score at two different courses, the differentials will likely be different. For example, my score was 108 at both Richland and Musket Ridge but my differentials were different - 34.4 at Richland and 33.6 at Musket Ridge.

Handicap Index

To get your handicap index, we take 95% of the average your three lowest differentials from your last six outings. Below is a real-life example of what happened to my handicap index. My handicap index actually went up slightly from May to June although my June score was my lowest score in 2021. That’s because my lowest differential in my May calculation (Challedon) was no longer used in my June calculation since it was no longer one of my last six scores.

Denise’s Handicap Index on May 18 = 36.0			
Date	Course	Score	Differential
May 18, 2021	Worthington Manor	116	40.8
May 11, 2021	Poolesville	114	41.2
May 4, 2021	Clustered Spires	115	42.0
Apr 6, 2021	Hampshire Greens	109	40.1
Sep 10, 2020	Maryland National	120	39.3
Aug 27, 2020	Challedon	107	34.2

Denise’s Handicap Index on June 2 = 36.2			
Date	Course	Score	Differential
Jun 2, 2021	Gettysburg	106	35.0
May 18, 2021	Worthington Manor	116	40.8
May 11, 2021	Poolesville	114	41.2
May 4, 2021	Clustered Spires	115	42.0
Apr 6, 2021	Hampshire Greens	109	40.1
Sep 10, 2020	Maryland National	120	39.3

The green shaded differentials are the lowest three of the six scores considered and were used in the handicap index calculation.