



In [WHS: Know the Score](#) article #7 we learnt about the basic Handicap Index calculation. This article describes the safeguards in place to ensure that a player's Handicap Index doesn't rise too quickly due to a temporary loss of form or handicap manipulation.

### **LOW HANDICAP INDEX**

Because the handicap Index is completely refreshed every 20 scores, the system is very responsive to changes in form.

A golfer submitting scores 3 times a week will completely refresh their scoring record in 2 months. So, the system needs a memory of previous ability over a reasonable time frame that can be used to anchor any large increases.

This anchor is called the **Low Handicap Index** and is the lowest Handicap Index held by the player over the previous 12 months.

It is established once a player has at least 20 scores in their scoring record.

### **HANDICAP INDEX CAPS**

A **Soft Cap** is triggered when the difference between a player's newly calculated Handicap Index and their Low Handicap Index is greater than 3 strokes.

When a calculated Handicap Index increase is greater than 3 strokes, the value above 3 strokes is restricted to 50% of the increase, e.g.

- an increase of 4 is limited to 3.5
- an increase of 5 is limited to 4
- an increase of 6 is limited to 4.5
- an increase of 7 is limited to 5

A **Hard Cap** triggers to restrict the amount by which a player's Handicap Index can increase, after application of the soft cap, to no more than 5 strokes above their Low Handicap Index.

**COMING NEXT:**

The next "*WHS: Know the Score*" article will explain how **Exceptional Scores** are factored into Handicap Index calculation.