

HANDICAPS

Q When determining a Handicap Index, why is the last step to multiply by .96 and not 100 percent?

A Your Handicap Index is determined by taking the 10 best differentials (adjusted scores) of your last 20 (applying Slope and Course Ratings) and then multiplying that number by .96. The reason .96 is used is to give a "bonus for excellence." Meaning, better players have a slight advantage in matches with higher-handicap opponents. The idea is that better players have earned a slight advantage for playing well over a long period. It also provides an incentive for inferior players to improve. For a long time, the USGA used 85 percent of the raw handicap number as the bonus. But after 96 percent was tested by the Royal Canadian Golf Association and found to be more balanced, the USGA made the switch in 1976.

By Dean Knuth, Golf Digest Contributing Editor. Former senior director of the USGA handicap department, Knuth invented today's Course Rating and Slope system.
