

The Cap – Short explanation:

Several Tour Players indexes were affected by the World Handicap System's, "cap" rules in 2021, whether they knew it or not:

The caps are referred to as "soft" and "hard" caps. Both caps "look back" at your lowest HCP Index in the past 12 months. The "soft cap" equals your "Low Index" plus 3.0, while the "hard cap" equals your Low index plus 5.0. So, for example:

1. Let's say your Low Index (past 12 months) is 12.0. Your soft cap is thus 15.0 and your hard cap is 17.0
2. If your current index (before adjustment for a cap) is 14.8, then no "cap adjustment" applies, and your index is 14.8.
3. If your current index (before adjustment for a cap) is 17.8, then the "soft cap adjustment" reduces your index to reflect only $\frac{1}{2}$ of your unadjusted index above 15.0 (your "soft cap"). Your USGA index is thus 16.4 ($15.0 + \frac{1}{2} \text{ times } 2.8$).
4. If your current index before adjustment is 19.0 or higher, your index equals your "hard cap" of 17.0. (Note that your hard cap only kicks in if your unadjusted index is 7.0 MORE than your Low Index.)

Affected by the soft cap:

Becker, Berkowitz, Cohen, Cohler, Jones, Mancini, Markowicz, Osofsky, Robinson, Rogoff, Sartorius.

Markowicz was affected by both the soft cap and the hard cap.

Not affected by the cap in 2021: Davidson, Ende, Loring, Sanborn, Tulin, Wolfson, Weinstein, Fried

The Cap – Complete Explanation

Changes in 2020 to Handicap System

In 2020, the World Handicap system was introduced, consolidating "best practices" of various national golf administrative bodies and refining/improving on some of those "best practices". The improvements included the following **(none of which was true under USGA rules prior to 2020)**:

- Your "Course Handicap" for the day – shown on the sheets on the far right – enables you to calculate your "target good score", by simply adding it to Par for the course.
 - Your "target good score" is essentially a "top 20% - 25%" score – i.e., one you may expect to achieve only once per four or five rounds.
- **All** players now post a "maximum" ESC adjusted score for a hole equal to net double bogey for that hole, based on their course handicap. For example:
 - If your Course Handicap is 8, you can post up to triple bogey on the holes rated 1st through 8th hardest, but double bogey is your max on the other ten holes.

- If your Course Handicap is 22, you can post up to quadruple bogey on the holes rated 1st through 4th hardest, but triple bogey is your max on the other 14 holes.
- Only your best 8 “ESC differentials” out of your last 20 rounds are averaged in calculating your HCP Index (it used to be 10 out of 20), but the old 96% multiplier applied to that average has been dropped.
- When playing “sixes”, only 90% of your Course Handicap is used.
- Any time you shoot an “exceptionally low score” (generating an ESC “differential” for that round that is 7.0 or more lower than your index), your HCP Index is lowered downward by an additional stroke (or, if the ESC differential is 10.0 or more lower than your index, by an additional two strokes).
 - This adjustment to your HCP Index is accomplished by lowering the ESC differentials associated with your exceptional round and with EACH of your previous 19 rounds by 1.0 (or 2.0), respectively.
 - The 1 (or 2) stroke adjustment to your HCP Index thus phases out gradually over your next 20 rounds, as the 20 adjusted ESC’s drop out one at a time from your “20 most recent ESC’s”.

Soft and Hard Caps – How They Work and Our Tour’s Exceptions

In addition, two new “caps” were added to prevent players’ HCP Indexes from rising too much in a 12-month period. The new caps are referred to as “soft” and “hard” caps. Both caps “look back” at your lowest HCP Index in the past 12 months. The “soft cap” equals your “Low Index” plus 3.0, while the “hard cap” equals your Low index plus 5.0. So, for example:

1. Let’s say your Low Index (past 12 months) is 12.0. Your soft cap is thus 15.0 and your hard cap is 17.0
2. If your current index (before adjustment for a cap) is 14.8, then no “cap adjustment” applies, and your index is 14.8.
3. If your current index (before adjustment for a cap) is 17.8, then the “soft cap adjustment” reduces your index to reflect only ½ of your unadjusted index above 15.0 (your “soft cap”). Your USGA index is thus 16.4 (15.0 + ½ times 2.8).
4. If your current index before adjustment is 19.0 or higher, your index equals your “hard cap” of 17.0. (Note that your hard cap only kicks in if your unadjusted index is 7.0 MORE than your Low Index.)

By way of illustration, several Tour Players saw their HCP Indexes affected by the soft cap calculation in 2021. Victor’s Index was affected by both the soft cap AND the hard cap.

By contrast, the “exceptional score adjustments” are designed to prevent players’ HCP Indexes from not falling enough (and quickly enough) to reflect their current form. Our Tour agrees with that concept – if you can shoot a 70 when your target good score is 80, your course HCP should not drop from 8 to, say, 6.5 because of your good score – it should drop to 4.5 (which is still 6.5 greater than your 2-under par score of 70 would indicate your potential to be).

However, one problem with such exceptional score adjustments is that they can affect your HCP Index for an entire year (not just for 20 rounds) - because they artificially lower your Low Index and, by doing so, artificially lower your “soft” and “hard” caps.

The Tour DOES NOT agree that such exceptional score adjustments should affect your Index for more than 20 rounds. As a result, if you shoot one or more exceptional scores, and you later become subject to either the “soft” or “hard” cap, the Tour is prepared to adjust your GHIN HCP Index upward in order to remove the effect those exceptional score penalties (of 1.0 or 2.0) had on your Low Index (and, thus, on your soft and hard caps).

For example, Victor shot TWO such exceptional scores in late 2020. As a result, Vic's Index for Tour purposes during 2021 was adjusted upward by between 0.6 and 1.1 from his UGSA Index. That was accomplished by using Vic's actual ESC differentials to calculate his Low Index (it never fell below 21.4, whereas GHIN used 20.3 as Vic's Low Index, by including his exceptional score penalties in his ESC differentials.) The Tour's adjustments to Vic's HCP Index did not cease until December, 2021 – more than a year after Vic shot his exceptional scores.