

Great Lakes Senior Golf Association

Handicap Calculations

The Great Lakes Senior Golf Association Individual Records report flight, rounds played, average and two handicaps (GLSGA and USGA) for each member. The GLSGA handicap is used in all of our own events. The USGA handicap, which is a projected handicap, is calculated using a formula described by the United States Golf Association (www.usga.org/Handicapping.html). *It should be noted that the USGA handicap should not be considered "official." It is an approximation based on rounds played in our tournaments only.*

Individual Records Explained

Flights

Each golfer is assigned a flight based on his ability in comparison to other golfers in the GLSGA. Flights are assigned based on current handicaps. At the beginning of each season the handicap ranges are reevaluated and adjusted to equalize, as close as possible, the number of golfers in each flight. These established ranges remain unchanged for the entire golfing season. The ranges for the Regular and the Reserve Divisions are not always the same.

2021 Regular Division handicap ranges

Flight "A": 0 to 16
Flight "B": 17 to 21
Flight "C": 22 to 27
Flight "D": 28 to 42

2021 Reserve Division handicap ranges

Flight "A": 0 to 17
Flight "B": 18 to 21
Flight "C": 22 to 27
Flight "D": 28 to 42

Average Score

The average score is a simple calculation of the total strokes divided by the number of rounds played. Average score is NOT used to calculate handicaps. The GLSGA computer stores the most recent twenty rounds of each golfer. Scores from individual, best-ball and aggregate tournaments are entered--scores from scramble tournaments are not.

Course Rating (CR):

All the golf courses we play are assigned a CR. To calculate CR, the length (in yards) is divided by 220 and 40.9 is added to the resulting number.

Examples:

- (1) course length = 5950 yards; CR = 67.9
 $(5950/220 = 27.0 + 40.9 = 67.9)$
- (2) course length = 6230 yards; CR = 69.2
 $(6230/220 = 28.3 + 40.9 = 69.2)$

The formula was established by the USGA. It should be obvious that the higher the CR the longer the course.

Note: If a course has a published CR for the tees we use we will defer to those CRs. Course ratings may also be adjusted by the overall difficulty of the course.

Differential (DIFF):

DIFF is the basis for calculating handicaps. When a score is entered for a golfer, the CR of the course played is also entered. DIFF is calculated by subtracting the CR from the score.

Examples:

- (1) score = 88, CR = 69.2, DIFF = 18.8 $(88 - 69.2)$
- (2) score = 87, CR = 67.9, DIFF = 19.1 $(87 - 67.9)$

Notice that even though the second score is lower, the DIFF is higher.

GLSGA Handicap Calculation:

The GLSGA handicap uses the lowest five DIFFs of the most recent eight scores. The handicap equals the average of those DIFFs rounded to the nearest number.

Example:

Last 8			
Scores	CR	DIFF	used
81	66.3	14.7	*
92	67.7	24.3	
88	69.7	18.3	*
90	69.8	20.2	
81	65.0	16.0	*
87	65.0	22.0	
81	65.0	16.0	*
81	66.2	14.8	*
Total of low 5 DIFFs = 79.8			
Average of low 5 = 15.96			
GLSGA handicap = 16			

What if a golfer has not played eight rounds? Here are the criteria:

- 1 round: handicap based on single DIFF
- 2 rounds: handicap based on lowest DIFF
- 3 rounds: handicap based on lowest two DIFFs
- 4 or 5 rounds: handicap based on lowest three DIFFs
- 6 or 7 rounds: handicap based on lowest four DIFFs

USGA Handicap Calculation:

This is calculated similar to the GLSGA handicap but with a few important differences. The USGA uses the lowest ten DIFFs of the last twenty rounds. It also adjusts the handicap to 96% of the calculated average DIFF. Following is an example using the same golfer used in the GLSGA example.

Example:

Last 20			
Scores	CR	DIFF	used
81	66.3	14.7	*
92	67.7	24.3	
88	69.7	18.3	
90	69.8	20.2	
81	65.0	16.0	*
87	65.0	22.0	
81	65.0	16.0	*
81	66.2	14.8	*
89	69.3	19.7	
81	66.2	14.8	*
85	67.1	17.9	
85	69.3	15.7	*
91	68.2	22.8	
82	67.6	14.4	*
82	67.6	14.4	*
85	69.3	15.7	*
81	67.1	13.9	*
86	65.9	20.1	
91	66.3	24.7	
88	65.9	22.1	
Total of low 10 DIFFs = 150.4			
Average of low 5 = 15.04			
96% = 15.04 x .96 = 14.44			
USGA handicap = 14			

What if a golfer has not played twenty rounds? Here are the criteria:

<5 rounds:	no handicap calculated
5 or 6 rounds:	handicap based on lowest DIFF
7 or 8 rounds:	handicap based on lowest two DIFFs
9 or 10 rounds:	handicap based on lowest three DIFFs
11 or 12 rounds:	handicap based on lowest four DIFFs
13 or 14 rounds:	handicap based on lowest five DIFFs
15 or 16 rounds:	handicap based on lowest six DIFFs
17 rounds:	handicap based on lowest seven DIFFs
18 rounds:	handicap based on lowest eight DIFFs
19 rounds:	handicap based on lowest nine DIFFs

Frequently Asked Questions:

Why doesn't the GLSGA simply use the USGA handicap system?

We play only seven or eight individual or best-ball tournaments per year. If we used the USGA handicap system, handicaps would include scores shot two (or more) years ago. The GLSGA board established the most recent eight round limit in order for the handicap to better reflect each golfer's current ability. In the mid-1980's, using the data for all GLSGA members at that time, several handicap systems were evaluated. The best five of the last eight rounds was deemed to be the best system for our group. The diversity of winners in our tournaments suggests that the handicap system is still working fine.

The USGA handicap explanation did not mention slope. Is slope used to calculate the projected USGA handicap from the GLSGA data?

No. Slope is a further refinement of the course rating (CR) method. When the GLSGA program was first written the USGA had not yet introduced the concept of slope. At that time, after calculating a CR from the course length, it was adjusted up or down to reflect the overall difficulty of the course. The USGA has since added a second value (slope) to reflect the difficulty (hence, CR is now established simply by length). Official USGA handicaps are actually now called an INDEX. The index would be the handicap for a course with a slope of 113. If a golfer were to play a more difficult course (slope above 113) the handicap would be adjust UP from the index. Conversely, when playing an easier course the handicap is adjust DOWN from the index. Slope was introduced to even out the disparity between golfers establishing their handicap on very easy courses versus those being established on very difficult courses.

Could I use the projected USGA handicap as proof of my ability when entering the US Open (or any other official USGA tournament)?

Not Likely. Besides, if you are good enough to play in the US Open you have no need for us!

Could I use the projected USGA handicap when entering events outside of the GLSGA (i.e. club member-guest tournaments)?

That decision would be up to the tournament committee. Our experience is that most committees will accept this handicap.

How close is the project USGA handicap to an "official" USGA index?

Many GLSGA members have official USGA indexes. They report that the projected handicap is usually within 1 or 2 strokes of their index.

Can I get my complete data (all scores and course ratings) from www.glsqa.org?

Not yet. That MAY be available in the future.