

USGA Handicap System (pre-2020): The maximum Handicap Index is 36.4 for men and 40.4 for women.

Rule Change for 2020: The maximum Handicap Index for all golfers will be 54.0, regardless of gender.

Reasons for Change:

- To make the game more welcoming to new players and incentivize beginners to establish and maintain a Handicap Index, while keeping interest of aging players where their ability diminishes over time.
- To provide all players with a more precise measure of their demonstrated ability and allow players of all skill levels to track their progress in the game.
- By encouraging novice and recreational players to get a Handicap Index, they'll be provided with opportunities to learn about the Rules of Handicapping.
 - Although the number of players with a Handicap Index at or above the current maximums of 36.4 and 40.4 is relatively small, many golfers who currently play but do not have a Handicap Index would be above those limits.
 - Providing a Handicap Index to players at the upper end of the spectrum encourages players to pick up after hitting their maximum hole score, which helps with pace of play.
- Statistics show that players with a Handicap Index play more rounds of golf. Therefore, making the system more welcoming can help grow the game and create a more sustainable future.
- Although the maximum Handicap Index will be 54.0, the Committee in charge of the Competition can set a lower maximum limit for entry or use in competitions.
 - If the desire is to have players with similar abilities competing against each other, the Committee can also divide the competition into flights.
- Although some are concerned that increasing the maximum Handicap Index may lead to handicap manipulation, safeguards exist within the Handicap Index calculation to minimize the potential for it ("*Cap*" – Rule 5.8; "*Exceptional Score Reduction*" – Rule 5.9; "*Handicap Review*" – Appendix D).