

# When and How Does Your Handicap Change

(with acknowledgement to Ernie Melville)

Note: Although the diagram and discussion refers to Association Croquet, the same principle applies for Golf Croquet and Ricochet.

Handicap	Increasing index points (decreasing handicap)	Decreasing index points (increasing handicap)		Handicap
9	1300 10 to 9 trigger	8 to 9 trigger	1300	9
10	1250 11 to 10 trigger	9 to 10 trigger	1250	10
11	1200 12 to 11 trigger	10 to 11 Trigger	1200	11
12	1150 14 to 12 trigger	11 to 12 trigger	1150	12
14	1100 16 to 14 trigger	12 to 14 Trigger	1100	14
16	1050 18 to 16 trigger	14 to 16 Trigger	1050	16
18	1000 20 to 18 trigger	16 to 18 Trigger	1000	18
20	950	18 to 20 Trigger	950	20

The above diagram represents a small section of Association Croquet's handicap/index system.

Your handicap is the number assigned to represent your current range of indices. The index where the handicap will change is called the trigger point.

For example if your handicap is 18 your index range is 950 to 1050

Your index can rise and fall within a range without any handicap change, but if your index reaches or passes the trigger above or below the range, your handicap will change immediately and you will have a new range of indices. This change may occur **after any game** in an event.

For example you have a handicap of 18 and 1045 index points. You then gain 10 index points with a win. This new index (1055) puts you past the trigger point for a handicap of 16. And the handicap of 16 has an index range of 1000 to 1100.

But if you then start losing you will keep the handicap of 16 until you sink to less than or equal to 1000.

It is possible for two players to have the same index but with different handicaps. In this case one player could be on a winning run down, while the other one is on a losing run up.