

HANDICAP CAPPING

Explanation of Handicap Maximum for Tournaments and Money Events

Capping handicaps at 36 promotes fairness, ensures balanced competition, and upholds the integrity of the game by recognizing the natural limitations of scoring in golf. As a game of skill, golf's scoring is constrained by the number of strokes per hole that constitute par. For example, in both recreational and competitive groups, it is unrealistic to expect players with handicaps in the 20's to consistently make birdies, which would be necessary to compete against excessively high handicaps, even when those higher-handicap players perform poorly (relative to their ability) on multiple holes. When a group cannot accommodate an additional flight for high handicaps, the imbalance creates an unfair advantage. This is evident in scenarios where high-handicap players with relatively inconsistent skills consistently win.

1. Preventing Disproportionate Stroke Advantages

- Excessive Stroke Allowances: Handicaps above 36 grant players an unrealistic number of strokes, resulting in a competitive advantage even if their gross performance is substantially worse than more skilled players (relative to all players' abilities).
- Example: A 40-handicap player may achieve a net score comparable to a 20-handicap player despite significantly poorer relative performance.

2. Preserving Competitive Balance

- Artificial Parity: Extremely high handicaps can neutralize skill differences, creating an illusion of fairness but discouraging participation from lower-handicap players. Lower-handicap players are then required to perform at an exceptionally high level consistently.
- Example: A high-handicap player scoring poorly may still win consistently, undermining the competitive spirit. This will inevitably result in losing participation.
- Flight Considerations: When group composition cannot reasonably accommodate additional flights for high-handicap players, fairness is compromised.

3. Promoting Realistic Expectations

- Scoring Limits: **Golf has practical scoring limits**, and high-handicap players disproportionately benefit from small improvements while others don't.
- Example: A 40-handicap player may see significant net score gains with modest improvements, whereas a 20's-handicap player requires near-perfect play to compete effectively.

4. Enhancing Enjoyment and Fairness

- Balanced Formats: Capping handicaps simplifies tournament organization, ensuring a fair and enjoyable experience for all participants.
- Example: Players with handicaps of 36 and 20 can compete on a more equal footing, respecting skill differences while maintaining competitive integrity.

Challenges of Handicaps Over 36 in Competitive Play

Key Issue: Disproportionate Stroke Allocation Players with handicaps over 36 receive three strokes on some holes, creating a disparity that forces mid-handicap players to perform well beyond their capability to remain competitive.

Examples of Inequity

1. Net Par vs. Net Birdie (Par 4)

- A 40-handicap player may score a triple bogey and achieve a net par, while a 20-handicap player must play near their best for the same result.

2. Match Play Pressure

- A 40-handicap player receives 2-3 strokes per hole, creating a cushion for mistakes, while a 20-handicap player faces pressure to perform well consistently.

Why Mid-Handicappers Struggle

- Limited Room for Error: Mid-handicap players must play close to their average performance, while higher handicaps have a broader margin for mistakes.
- Overcompensation for Poor Play: Excessive strokes allow high-handicap players to remain competitive despite poor relative performance.

Addressing the Challenge: Handicap Caps A cap of 36 reduces stroke disparities, rewarding skill and consistency while ensuring more equitable competition.

Justification for a Maximum Handicap of 36

1. Fairness Across Handicap Ranges

Without a cap, mid-handicap players face unrealistic challenges against players with extreme handicaps, disrupting competitive balance. By implementing a cap of 36, groups create an environment where skill and consistency are rewarded fairly across all handicap ranges.

2. Avoiding Unrealistic Scenarios

Handicaps above 36 allow players to perform poorly (*relative to their skills*) yet achieve competitive net scores, undermining the skill required of lower-handicap players. This imbalance discourages participation from players who feel they must perform at an exceptionally high level to remain competitive, an unreasonable expectation.

3. Alignment with USGA Recommendations and Common Standards

The United States Golf Association (USGA) specifies a maximum handicap index of 54.0 for both men and women under the World Handicap System (WHS). **However**, many social and competitive groups apply their own caps, often setting them at 36 or lower, to ensure balanced and fair play. This is particularly true in formats where money events or close competition require minimizing disparities caused by excessive stroke allowances.

The USGA encourages golf groups to modify handicap allowances and set maximum limits to suit the makeup of handicaps, ensuring fairness for all participants. By capping at 36, tournaments/games remain consistent with this guidance while tailoring the system to create equitable competition.

4. Preserving Competitive Integrity Across Formats

Many tournaments, leagues, and social golf groups adopt the 36-handicap cap as a best practice, recognizing that it maintains the competitive integrity of the game. This consistency not only provides a level playing field but also fosters trust in the tournament/game structure, encouraging greater participation and enjoyment.

FROM THE USGA Handicap Manual

Appendix C: Handicap Allowances

Handicap allowances are designed to provide equity in different formats of play, over both 9 holes and 18 holes.

Handicap allowances are applied to the unrounded *Course Handicap* as the final step in calculating a player's *Playing Handicap* (see Rule [6.1 Course Handicap Calculation](#) and Rule [6.2 Playing Handicap Calculation](#)).

The National Association is responsible for establishing *handicap allowances*, or it can delegate this responsibility to a Regional Golf Association or *golf club*.

The following table sets out the recommended *handicap allowances* which, for medium-sized field, individual stroke-play net events, are designed to give all players a similar chance of finishing in the top 10% when playing well. For match play and team formats, the recommended *handicap allowances* are designed to give each player or team the same chance of winning.

Format of Play	Type of Round	Recommended <i>Handicap Allowance</i>
Stroke play	Individual	95%
	Individual Stableford	95%
	Individual Par/Bogey	95%
	Individual Maximum Score	95%
	Four-Ball	85%
	Four-Ball Stableford	85%
	Four-Ball Par/Bogey	90%
Match Play	Individual	100%
	Four-Ball	90%
Other	Foursomes	50% of combined team handicap
	Greensomes	60% low / 40% high

Format of Play	Type of Round	Recommended <i>Handicap Allowance</i>
	Pinehurst/Chapman	60% low / 40% high
	Best 1 of 4 stroke play	75%
	Best 2 of 4 stroke play	85%
	Best 3 of 4 stroke play	100%
	All 4 of 4 stroke play	100%
	Scramble (4 players)	25% low/20%/15%/10% high
	Scramble (3 players)	30% low/20%/10% high
	Scramble (2 players)	35% low/15% high
	Total score of 2 match play	100%
	Best 1 of 4 Par/Bogey	75%
	Best 2 of 4 Par/Bogey	80%
	Best 3 of 4 Par/Bogey	90%
	4 of 4 Par/Bogey	100%

Allowances may be adjusted for different field sizes and/or the make-up of the field (see).

Handicap Competitions:

For organized competitions, the Committee should specify the *handicap allowance* within the Terms of the Competition.

In general, after *handicap allowances* have been applied in stroke-play formats, a player receives their full *Playing Handicap*.

In general, after *handicap allowances* have been applied in match-play formats, the player with the lowest *Playing Handicap* plays off zero strokes relative to the other player(s). The other player(s) receive(s) the difference between their own *Playing Handicap* and that of the player with the lowest *Playing Handicap*.

Plus *Playing Handicaps*:

Unless otherwise specified by the Committee, players with a 'plus' *Playing Handicap* give strokes back to the course, beginning at the hole with *stroke index* 18. For example, a player with a *Playing Handicap* of +2 would give strokes back to the course at the holes with *stroke index* 18 and 17.

When *handicap allowances* are applied, a player with a plus *Playing Handicap* moves up towards zero including rounding. This is to maintain the same relative difference between *Playing Handicaps*.

Extra Holes:

Handicap allowances are designed to create equity over 9 or 18 holes. The Terms of the Competition should specify where handicap strokes should be applied if extra holes are required to determine the winner or other finishing positions (see Official Guide to the *Rules of Golf*, Committee Procedures Section 5A(6)).

APPENDIX C Clarifications:

C/1 – Impact of Field on Recommended Handicap Allowance

Field sizes and the make-up of the field have an impact on equity and may be taken into consideration when determining *handicap allowances* for a specific event, especially in individual stroke-play formats.

The recommended *handicap allowance* for all individual stroke-play formats is set at 95% for medium-sized field net events, which is a field of between 30 and 100 players. However, for a field size of fewer than 30 players, a *handicap allowance* of 100% could be considered. Likewise, if there is a significant percentage of higher handicap players in the field, a lower allowance could be considered (for example, 90% instead of 95%).

The following table indicates how the recommended *handicap allowances* in individual stroke-play formats could be modified based on the size and make-up of the field:

Recommended Handicap Allowances relative to 95%

	Field Make-up (Handicap Range)	
Field Size	More lower handicap players	Normal distribution
Small (<30 players)	Higher	Higher
Medium (30-100 players)	Higher	Same
Large (>100 players)	Same	Same

As an alternative, Committees may consider adapting their competitions to include divisions or flights, with different handicap ranges competing for different prizes.

C/2 – Examples of How to Allocate Strokes in Handicap Competitions When Handicap Allowances Apply

		<i>Playing Handicap</i>		
Player	Course Handicap	Singles Individual Stroke Play 95% Handicap Allowance	Singles Match Play 100% Handicap Allowance	Four-Ball Match Play 90% Handicap Allowance
A	10	10	10	0
B	18	17	18	7
C	27	26	27	15
D	39	37	39	26

Example 1: In singles individual stroke-play events, the 95% *handicap allowance* is applied to each player's *Course Handicap*, which means player A receives 10 strokes, player B receives 17 strokes, player C receives 26 strokes and player D receives 37 strokes.

Example 2: In singles match play between player A and player B, where the *handicap allowance* is 100%, player A plays off zero (0) strokes and player B receives 8 strokes in the match.

Example 3: In Four-Ball match play, player A would play off zero (0) strokes, player B would receive 7 strokes (90% of the difference in *Course Handicap* from player A), player C would receive 15 strokes (90% of 17) and player D would receive 26 strokes (90% of 29).

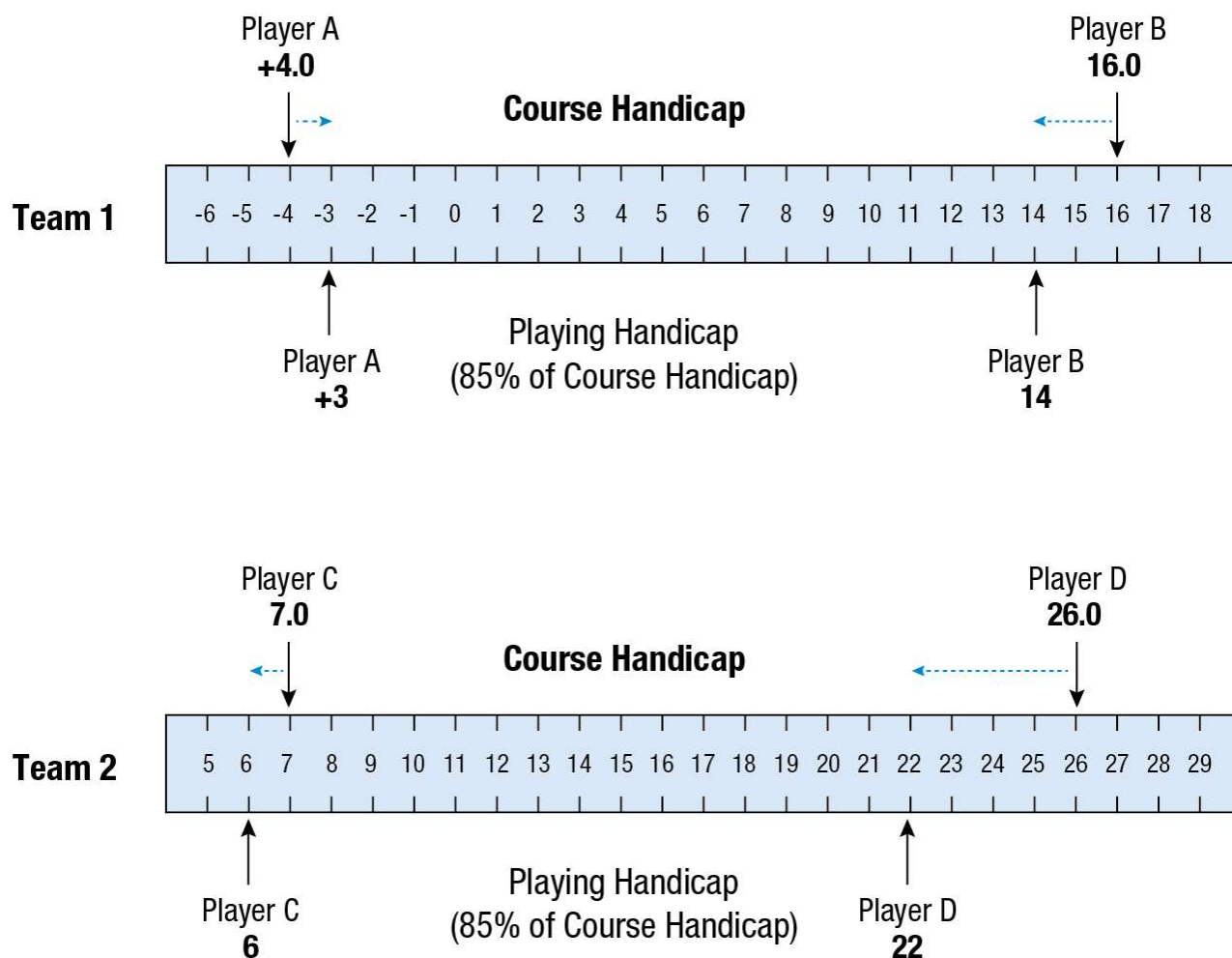
Example 4: In Foursomes match play where players A and B are Team 1 and players C and D are Team 2, Team 2 would receive 19 strokes (50% of the difference between each Team's combined *Course Handicaps*).

Notes:

1. The strokes received in Four-Ball match play remain the same even if the lowest handicap player is unable to play.
2. For ease of illustration, the *handicap allowance* has been applied to the rounded *Course Handicap* in the above examples.

C/3 – Examples of How to Allocate Strokes in Handicap Competitions Involving Plus Handicap Players and When Handicap Allowances Apply

The following illustration indicates how an 85% *handicap allowance* is applied to two teams playing in a Four-Ball stroke-play competition with *Course Handicaps* of +4 (player A), 16 (player B), 7 (player C) and 26 (player D):



The 85% *handicap allowance* results in a 17-stroke difference between partners for Team 1 and a 16-stroke difference between partners for Team 2. This is approximately 85% of the difference between the *Course Handicaps*, and maintains relative equity.

When applying a *handicap allowance*, any reduction will always result in a *Playing Handicap* closer to zero, including for players with a plus *Handicap Index*.

Examples:

Player	Course Handicap	Four-Ball Stroke Play Playing Handicap 85% Handicap Allowance	Four-Ball Match Play Playing Handicap 90% Handicap Allowance
A	+4	+3	0
B	16	14	18
C	7	6	10

D	26	22	27
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1: In Four-Ball stroke play with a *handicap allowance* of 85%, player A gives 3 strokes back to the course, player B receives 14 strokes, player C receives 6 strokes and player D receives 22 strokes.

2: In Four-Ball match play, player A plays off zero (0) strokes, player B receives 18 strokes (90% of the difference in *Course Handicaps* from Player A), player C receives 10 strokes (90% of 11) and player D receives 27 strokes (90% of 30).

3: In Foursomes match play where players A and B are Team 1 and players C and D are Team 2, Team 2 would receive 11 strokes (50% of the difference between the aggregate of each Team's *Course Handicaps*).