

# ***CHANGE TO RECOMMENDED HANDICAP ALLOWANCES***



## **NOTICE TO ALL CLUBS**

From 1st April 2026, Scottish Golf will be implementing a change in the application of the WHS Rules of Handicapping in Scotland in respect of the guidance for the calculation of the Playing Handicaps.

This will mean that effective 1st April 2026, the Committee in charge of Competitions in a Club will have **the option to change the Playing Handicap allowance which applies in competitions.**

In Singles competitions which count for handicap purposes, this effectively means clubs will have three broad choices going forward:

1. They can retain the current allowance of 95%, as recommended in Appendix C of the Rules of Handicapping.
2. They can reduce the allowance to either 90% or 85%.
3. They can increase the allowance to 100% of the Course Handicap, thereby removing the concept of a Playing Handicap as a separate value completely in singles competitions.

Likewise, in Four-Ball stroke play, Stableford or V-Par competitions which are played in counting conditions and for which scores in certain specified circumstances may count on a player's Handicap Record, the same choices apply and equate as follows:

1. Retain the current allowance of 85%.
2. Reduce the allowance to either 80% or 75%.
3. Increase the allowance to 90%.

## **WHY IS SCOTTISH GOLF DOING THIS?**

The number of competitors and make up of a competition field will differ from club to club. Consistent feedback indicates that many clubs feel the need for more options to address specific issues relating to achieving fairness and equity for all handicap ranges whilst running club competitions.

Moreover, common feedback across Great Britain and Ireland would suggest there is a perception amongst lower handicappers that they feel less competitive as a result of the changeover to the WHS. It is important to note; the same opinion may have been expressed by higher handicappers playing in a competition at their club. Such experiences will differ from club-to-club.

The purpose of the changes, therefore, is to give clubs a degree of flexibility in responding to their own specific challenges with regard to handicapping in their own competitions.

Scottish Golf have generated an Excel Spreadsheet Tool (part of this communication) for clubs to input their competition data and properly assess the composition of their field and the most appropriate Playing Handicap Allowance for their club.

It is important that a club takes the time to properly review their competition data before making a more informed decision on whether to make an adjustment to their Playing Handicap Allowance.

*Important note: 95% is still deemed the most fair and equitable (individual stroke play) for an average size field (30-100 players) with an even distribution of low and high handicap golfers.*

## ***WHAT DOES “EQUITY” MEAN WITHIN THE CONTEXT OF THE WORLD HANDICAP SYSTEM™?***

Equity within the context of stroke play is defined as the:  
**“Opportunity to finish in the top 10% of the field when playing well”**

In the World Handicap System, equity is the principle that golfers of varying abilities should be able to compete on a fair basis. It does not mean that every golfer has an equal chance of winning every time they play; instead, it means that the handicap system adjusts for differences in ability and scoring patterns so that no group – low, mid, or high handicappers—is systematically advantaged or disadvantaged.

The system applies an adjustment to ensure that each handicap range is proportionately represented within the top 10% of the competition field. Providing the full handicap range an equal opportunity to potentially win the competition when playing well.

## ***WHY DOES “EQUITY” MATTER?***

Golfers with higher Handicap Indexes tend to:

- Have greater scoring volatility.
- Return a wider range of potential outcomes.
- Generally represent the largest portion of a competition field.
- Hold a higher probability of producing an unusually low net score.

Lower-handicap golfers, by contrast, produce more consistent scoring patterns with fewer “outlier” rounds. WHS acknowledges these statistical realities and uses the handicap allowances to level the playing field.

## ***WHY MIGHT A CLUB CONSIDER OPTING FOR A LOWER PLAYING HANDICAP ALLOWANCE?***

Following analysis of your competition data, it may be determined that the lower handicappers are struggling to compete and finish within the top 10% of the field on a regular basis. The Committee in charge of a competition may wish to consider a lower Playing Handicap allowance as a means of enhancing the equity of a competition.

The general guidance provided in Appendix C of the Rules of Handicapping is that a lower Playing Handicap allowance is more likely to provide equity in larger fields (i.e., in excess of 100 golfers) where the difference in shots between the lowest and highest Handicap Index in the field is significant.

## ***WHY MIGHT A CLUB CONSIDER OPTING FOR A HIGHER PLAYING HANDICAP ALLOWANCE?***

Essentially, this might be considered in circumstances which are the opposite of the above – i.e., where there are smaller fields (e.g. fewer than 30 players) and the difference in shots between the lowest and highest Handicap Index in the field is negligible.

## ***DO CLUBS HAVE TO IMPLEMENT THIS CHANGE?***

The options will be available from 1 April 2026, but clubs can proceed at their own pace, and there is **no requirement for a club to introduce this change if the judgement of the club committee is that the current Playing Handicap allowances remain appropriate.**

Clubs may feel it is more appropriate to keep the Playing Handicap Allowance under review for the 2026 playing season before deciding to implement any form of change.

## ***IF A CLUB WISHES TO IMPLEMENT THIS CHANGE, HOW DO THEY GO ABOUT IT?***

The setting for the Playing Handicap allowance will be available on the club's own competition software. No change to any settings will need to be made on the Clubhouse.

Should the golf club wish to implement a change, we would recommend that the new Playing Handicap Allowance to be used in club competitions, is clearly stated within the Terms of Competition.

If you do not currently have Terms of Competition in place, please find a link below to the R&A's general guidance and template for Terms of Competition – [Before the Competition](#).

## **WILL CHANGING THE PLAYING HANDICAP ALLOWANCE HAVE ANY REPERCUSSIONS FOR THE PCC?**

No. However, it will be even more important to ensure players are aware that their score for the purposes of their handicap record is always based on their Course Handicap rather than their Playing Handicap.

As a result, players should be encouraged to finish out on holes where they may not have a stroke in the competition, but do if applying their Course Handicap.

## **DOES THE CLUB HAVE TO INTRODUCE THIS RULE FOR A MINIMUM PERIOD OF TIME, OR APPLY IT TO ALL COMPETITIONS?**

A committee in charge of competitions can apply a new Playing Handicap allowance to all of its competitions – and in many cases this is probably desirable in order to give players' clarity. However, this is also at the committee's discretion and a club could also choose to apply different allowances to different competitions.

Likewise, a different approach could be applied to Men's and Women's competitions within a club. Whatever approach is taken, the decision should be made after proper analysis and review of your own club's competition data has been carried out.

*Note: At this time, no change is being made to the other formats of play listed in Appendix C, i.e., Matchplay, scrambles etc.*

*For further guidance, please see Appendix C/1 of the Rules of Handicapping – [Appendix C - Handicap Allowances](#).*

*The Playing Handicap Allowance for non-qualifying formats are under consideration with further updates to follow at the end of the 2026 playing season.*