

# Applying handicap allowances under the World Handicap System™

## What is a handicap allowance?

A handicap allowance is the percentage of a Course Handicap™ recommended to create equity in casual or competitive games and based on the chosen format of play.

Handicap allowances are applied to unrounded Course Handicap values prior to determining the Playing Handicap™ (rounded).



## What are the recommended allowances for common formats of play?

While the final decision on the handicap allowance is determined for the event by the Committee in charge of the competition, the following recommendations can be found within Appendix C of the [Rules of Handicapping](#):

Individual Stroke Play	95%	Pinehurst/Chapman	60% lower handicap player + 40% higher handicap player
Individual Stableford	Allowance is based on a field size of at least 30 players and a mix of playing abilities. The Committee can adjust the allowance for other field sizes or make-ups - see Appendix C as noted above.	Scramble (2-Person team)	35% lower handicap player + 15% higher handicap player
Four-Ball Match Play*	90%	Scramble (4-Person team)	25% + 20% + 15% + 10% from lowest to highest handicap player
Four-Ball Stroke Play	85%		

\* In this format, the player with the lowest Course Handicap plays off zero strokes, and the handicap allowance is applied to the difference for the other players to determine their Playing Handicap for the match.

## How does a handicap allowance impact a “plus handicap” player?

When applying a handicap allowance, any adjustment will always result in a Playing Handicap closer to zero, including for players with a plus Handicap Index®. This ensures relative equity among all players, regardless of ability. Below is an example using four-ball stroke play and the recommended handicap allowance of 85%.

