



# MALTA GOLF ASSOCIATION

## INFORMATION BULLETIN

### THE PLAYING HANDICAP ALLOWANCES CONUNDRUM

#### EPISODE # 2

In October 2022, the Malta Golf Association had published a paper on why Malta – like many other countries – was adopting the recommendations of the World Handicapping Authority (WHA) regarding handicapping allowances according to Appendix C of the World Handicapping System (WHS). Three years down the road, and several local golfers remain disgruntled about these allowances.

In brief, low handicap players do not accept the 100% allowance in match play rounds and consider the 95% allowances in stroke play competitions as too accommodating towards high handicap players. The latter then argue that their playing handicap should mirror their handicap index once converted to the course handicap – at a full 100% for everyone irrespective of the format being played.

Before we continue to expand on this, we think it is important to remember where we were mid-2020. At that moment, Malta was still part of the CONGU Unified Handicapping System (UHS). Their Appendix F stipulated that “*affiliated clubs **must** use the following handicap allowances for the undernoted forms of competition*”. These were 100% full handicap difference in match play and 100% full handicap in singles stroke play competitions. Royal Malta was following these allowances except for one notable competition – that of the Creasy Cup which was being played at 75% handicap difference **against** the regulations of CONGU.

The Council of National Golf Unions was a group representing England Golf, Golf Union of Ireland, Golf Union of Wales, Scotland Golf and Irish Ladies Golf Union together with representatives from The R&A and the Ladies Golf Union. Despite having joined the European Golf Association in 2008, Malta remained an overseas affiliate member of CONGU together with another dozen or so countries/clubs mainly from the Commonwealth. This was because the RMGC’s historical data and software was totally linked to CONGU’s standard scratch score etc. A member’s handicap remained being calculated at the end of each qualifying round according to CONGU’s UHS.

The 75% allowance in the Creasy Cup continued being “allowed” for the sole reason that everything was still in a state of flux as we awaited the development of the World Handicapping System and understand its ramifications. In 2013, we started to prepare for the WHS and assisted Royal Malta to rate the course for the first time in its history. This made it possible for visitors to convert their handicap index to an RMGC course handicap and for local members to do the same when going abroad albeit they had to first apply a formula to change their CONGU handicap to a European handicap index. For those who remember, CONGU handicaps were rounded to the nearest whole integer and did not account for the difficulty of the course being played.



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WHS came in force in 2020, and under the worldwide conditions put in place by the World Handicapping Authority the countries were sorted out according to their geographical position. CONGU started to embrace solely the home countries of the United Kingdom whilst Malta became part of the European Golf Association. With this happening, golfers in Malta received their first handicap index through a formula that changed their CONGU handicaps to those that reflected a WHS handicap index.

The conversion tables to translate these handicap indices to the course handicap kicked in place at the same time, as did the handicap allowance recommendations including the 95% for individual stroke play rounds and 100% handicap difference for individual match play rounds. It was time to put the historical 75%, linked to The Creasy Cup, in the same historical drawer as the hickory shafts.

Malta – indeed the whole golfing world – was now part of a world system. And like all the other countries, the Malta Golf Association published our country's handicap allowances which are mandatory in their application to competitions where the Rules of Golf apply. These are the same as those used by England Golf and those used in South Africa for example. These countries' handicap allowances are reproduced at the end of this document.

The R&A explains the 95% allowance in stroke play events as follows: *“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.”*

Furthermore, below is an extract from an article published by England Golf some years ago:

### **Understanding 95% Handicap Allowance and Equity**

Why do we use a 95% allowance in individual stroke play formats of the game?

- In individual stroke play formats of the game, it is important that when a player performs well, they will place well on the leaderboard – regardless of their Handicap Index.
- **This is what we mean by Equity, and in individual stroke play competitions involving many players with a wide range of abilities, it is the 95% Handicap Allowance which creates this equity.**
- If the 95% Handicap Allowance is not used in these formats of the game, there is an increased probability that a higher handicap player will win the event.
- This is because there are generally more higher handicap players in the field and so it only takes one of them to have a good day.

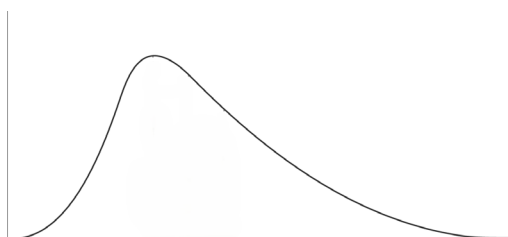


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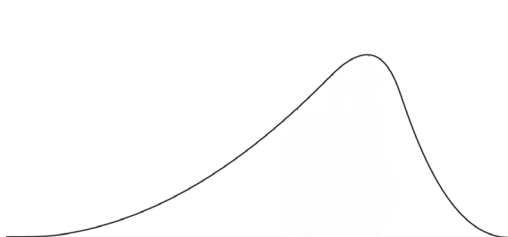
The 95% is (recommended) to be applied for fields of more than 30 players where there is a normal distribution of low, medium and high handicap players. In an endeavour, to further explain this we are going to use statistical graphs. For those who are mathematically inclined please do not pick on the accuracy of these curves. They are just an effort to explain.



The above diagram shows a normal distribution statistical curve. It depicts a scenario of a stroke play competition which has a number of low handicap players, a number of high handicap players and the majority falling in between. An example of when a 95% handicap allowance should be applied. The recommendation of the WHS is based on such a field.



Should the field contain more low handicap players than high handicap players then the handicap allowance should shift back to 100%.



On the flip side, should the field contain more high handicap players then the handicap allowances should be less than 95%.



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The above is the reason why the allowances are “recommended”. It is because they depend on the size and distribution of the field. It will be an incredible task to ask the committee to check the quality of entries every week and change the playing allowances accordingly. This would additionally confuse the players. Hence the mandatory 95% across the board – indeed England Golf has made the 95% mandatory independent of the field size and distribution.

There is only one possibility where the mandatory 95%, on a field with normal distribution of players, can be changed without due thought and this is when an event is not played in an acceptable format e.g. there is a limitation to the number of clubs used; or mulligans are allowed; etc.

As an alternative, clubs have the possibility to apply maximum limits on playing handicaps and/or creating divisions into the competition. Breaking a field of 100 players into handicap divisions of say 25 players in each division and rewarding each division separately makes it possible – not necessarily plausible – to allocate a 100% playing allowance.

To revert to the extract from England Golf, the 95% allowance is brought into place for fields of 30 players and more. For smaller fields, then the handicap allowance remains at 100%. An example of this are the competitions played by the Caucus of RMGC Captains. A similar consideration is used if the field is made up of similar handicap players, e.g. the Seniors Competitions organised by Mr Cranley and friends – albeit this is verging on the threshold of unacceptance and might need to be addressed for the next season.

Two golfers playing a match play round are not part of a field and hence the 100% allocation – and the reason why the Creasy Cup and similar individual match play competitions must be played at 100%.

All these recommendations have been taken on board by Malta since these allowances are founded on research made by larger entities including The R&A, the USGA and the EGA, have been decided by the World Handicapping Authority and incorporated into our WHS. The same type of research has gone into other formats of play, hence 90% in fourballs and 50% in foursomes e.g.

Is the WHS working well? We need to remember that the WHS is still very much in its infancy. When everyone fulfils their responsibilities – including a refrainment to manipulate one’s handicap – then everyone will be correctly handicapped.



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Are the handicaps at the RMGC correct? Since 2020, we have seen changes in the golf course necessitating changes of the slope and course ratings. Everything needs to settle down with members playing the same course and using the same ratings over a lengthy period before one sees equity across the playing membership.

There is also the added dilemma of handicap allocation to new members. WHS allows one to gain an initial handicap index after returning one 9-hole card. Although, the WHS adjusts for such a new golfer as per table reproduced at the end of this document – the respective scoring differentials calculated are mostly from general play cards. The RMGC has in place an additional requirement for a new member to put in three competition cards before being able to win a competition.

All this is happening in an environment where a player's handicap does never lapse no matter how few stroke play competition rounds one plays during a season against another setting where the WHS suggests that 8 out of the last 20 rounds is a fair assessment of one's playing ability.

The question is whether these adjustments, the three cards' requirement and the lack of score differentials from competition rounds are sufficient to assure that it is agreeable for such a player to participate in match play knock out rounds.

These type of anomalies and/or discussions are not unique to Malta. We do understand that The R&A, possibly even the WHA, are fully aware and are looking into the issues with a high probability for changes to be affected by the next revision of the WHS Rules.

In conclusion, the MGA is unable to entertain any requests to change the handicap allowances until such time that either the WHA revisits these or the RMGC can offer reliable data that outlines the regular distribution of the competition fields.

Until then we must continue to play with the rules we have which prevent committees in charge of competitions from changing the handicap allowances but allow them to include within the terms of the competitions certain constraints including those concerning (a) the adoption of a maximum handicap limit; and/or (b) the setting of a minimum number of competitive rounds to be able to win competitions; and/or (c) the increase in the number of competitive rounds submitted in one season for players to enter knock out competitions in the following season.

William Beck  
12<sup>th</sup> December 2025

PS: For those who are gripped with the topic there are various articles out there including some intriguing ones from Fergus Bisset in Golf Monthly as well as from Steve Carroll in the National Club Golfer.



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### Appendix C: 2020 WHS Rules of Handicapping

| South Africanized version |  |  |
|---------------------------|--|--|
| FORMAT OF PLAY            | TYPE OF ROUND                                    | HANDICAP ALLOWANCE                           |
| STROKE PLAY               | Individual Medal                                 | 95%  |
|                           | Individual Stableford                            | 95%  |
|                           | Individual Par/Bogey                             | 95%  |
|                           | Individual Maximum Score                         | 95%  |
|                           | Combined IPS                                     | 95%  |
|                           | Betterball Par/Bogey                             | 90%  |
|                           | Betterball Medal                                 | 85%  |
|                           | Betterball Stableford                            | 85%  |
|                           | Betterball Bonus/Bogey                           | 85%  |
| MATCH PLAY                | Individual                                       | No HA. Play off CH                           |
|                           | Betterball                                       | 90%  |
| OTHER                     | Alliance - 1 score to count                      | 75%  |
|                           | Alliance - 2 scores to count                     | 85%  |
|                           | Alliance - 2 scores / 3 scores on Par 3 to count | 85%  |
|                           | Alliance - 3 scores to count                     | No HA. Play off CH                           |
|                           | Alliance - 4 scores to count                     | No HA. Play off CH                           |
|                           | Foursomes  | 50% of combined team handicap                |
|                           | Greensomes                                       | 60% low handicap + 40% high handicap         |
|                           | Scramble (4 players)                             | 25%, 20%, 15%, 10% from lowest to highest CH |
|                           | Scramble (2 players)                             | 35% low CH + 15% high CH                     |
|                           | 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                                 | No HA. Play off CH                           |

For any queries, please contact [handicaps@golfrsa.co.za](mailto:handicaps@golfrsa.co.za)



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ENGLAND GOLF

## PLAYING HANDICAP: MANDATORY ALLOWANCES TABLE

| FORMAT OF PLAY | TYPE OF ROUND               | MANDATORY HANDICAP ALLOWANCE                      |
|----------------|-----------------------------|---|
| STROKEPLAY     | Individual                  | 95%   |
|                | Individual Stableford       | 95%   |
|                | Individual Par/Bogey        | 95%   |
|                | Individual Maximum Score    | 95%   |
|                | Fourball                    | 85%   |
|                | Fourball Stableford         | 85%   |
|                | Fourball Par/Bogey          | 90%   |
| MATCHPLAY      | Individual                  | 100%  |
|                | Fourball                    | 90%   |
| STROKEPLAY     | Foursomes                   | 50% of combined team handicap                     |
|                | Greensomes                  | 60% low handicap + 40% high handicap              |
|                | Pinehurst/Chapman           | 60% low handicap + 40% high handicap              |
|                | 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%/20%/15%/10% from lowest to highest handicap" |
|                | 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%  |

WORLD HANDICAP SYSTEM

R&A USGA

[www.Englandgolf.org](http://www.Englandgolf.org)



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| <b>Number of <i>Score Differentials</i> in <i>scoring record</i></b> | <b><i>Score Differential(s)</i> to be used in calculation of <i>Handicap Index</i></b> | <b>Adjustment</b> |
|--|--|-------------------|
| 1  | Lowest 1   | -2.0              |
| 2  | Lowest 1   | -2.0              |
| 3  | Lowest 1   | -2.0              |
| 4  | Lowest 1   | -1.0              |
| 5  | Lowest 1   | 0                 |
| 6  | Average of lowest 2  | -1.0              |
| 7 or 8   | Average of lowest 2  | 0                 |
| 9 to 11  | Average of lowest 3  | 0                 |
| 12 to 14   | Average of lowest 4  | 0                 |
| 15 or 16   | Average of lowest 5  | 0                 |
| 17 or 18   | Average of lowest 6  | 0                 |
| 19   | Average of lowest 7  | 0                 |
| 20   | Average of lowest 8  | 0                 |