



## Understanding 95% Handicap Allowance and Equity

### Why do we use a 95% Handicap 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 a large number of 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