

Summary

This report uses actual CT Golfers competition data from Chinderah Golf to review how the handicap system is working in practice. It looks at the current grade boundaries, but also at the broader WHS mechanisms that shape competition results: playing to handicap, score variability, exceptional scores, handicap caps and performance relative to GA Handicap.

The overall finding is reassuring. The current grade structure is easy to understand and broadly balanced across the actual competition field, while the broader data shows no evidence that any single handicap group, including D Grade, is consistently dominating results.

- The data is based on who actually played in competitions, not simply everyone who holds a handicap or appears in the registered player database.
- The grade bands are based on Daily Handicap, which is the handicap used for competition play under the Australian WHS. That makes the analysis directly relevant to the way results and prizes are actually determined.
- The field is not forced into four exactly equal groups, but the existing bands still produce a reasonably balanced field: 21%, 27%, 29% and 23% across A to D Grade.
- When results are tested as if every competition had one overall ungraded winner, the win rates are close to each grade's share of the field.
- Playing to handicap is uncommon across the field, which is normal under the WHS, and exceptional scores are rare in every grade, including D Grade.
- The WHS also includes safeguards in both directions: exceptional scores can trigger automatic reductions, while the Soft Cap and Hard Cap limit outward handicap movement.

About the data and the approach

The analysis uses more than 10,000 competition entries from CT Golfers competitions at Chinderah Golf. A golfer who played multiple competitions appears multiple times, because this review is about real competition rounds and the way the WHS operates in local play: who stepped onto the tee, on the day, with the handicap they played from on that day.

This point matters. A database of registered players tells us who has a handicap. Competition data tells us who is actually in the field competing for prizes. For reviewing grade boundaries, playing patterns and competition fairness, the competition field is the relevant population.

The fields are mixed gender and grades are based on Daily Handicap rather than GA Handicap. That is the right basis for competition grading, because the Daily Handicap is the handicap used in competition play. It already reflects the course rating, slope rating, the difference between scratch rating and par, and the Golf Australia balancing factors built into the WHS.

A note on the score measures is also important. In both Stroke and Stableford formats, a Stableford score is available for handicapping purposes. Under the WHS, Stroke scores are converted to Stableford scores for handicapping, and the Gross Differential calculation is based on Stableford points. However, analyses that rely on nett score can only be derived cleanly from Stroke-format competitions, where a nett stroke score is actually produced.

The report uses local competition data to consider several practical questions:

- How are competition handicaps distributed across the field?

- Should every grade have exactly the same number of players?
- Do higher-handicap players, especially D Grade, have a built-in advantage?
- Do the WHS mechanisms and our local data support the current competition structure?
- How do WHS measures such as Gross Differential, score variability, exceptional-score reductions and handicap caps behave in practice?

Updates to the Australian Rules of Handicapping

In October 2025, Golf Australia transitioned from GOLF Link to Golf Australia CONNECT. This was accompanied by updates to the Australian Rules of Handicapping, including:

- new gender-specific Consistency Factor in the Daily Handicap formula,
- a revised 9-hole Daily Handicap formula,
- Expected Score modelling for holes not played,
- and a refined Daily Difficulty / PCC calculation that was back-calculated to 1 January 2023.

Most golfers saw a small change to their GA Handicap following the update. However, this did not retrospectively alter the competition results or the Daily Handicap actually played off on the day.

Under the Australian WHS, Gross Differentials are the foundation of a player's GA Handicap: for a golfer with at least 20 scores in their handicap record, the GA Handicap is calculated as the average of the best 8 of their 20 most recent 18-hole Gross Differentials, subject to the normal cap and adjustment regulations.

When a golfer is asked, "What is your handicap?", the most correct answer is usually their GA Handicap - not the Daily Handicap they receive for a particular round. In simple terms, the GA Handicap tells us the golfer's general playing ability, while the Daily Handicap tells us how many strokes they receive at a particular course and set of tees.

The 18-hole Gross Differential formula is as follows:

$$\text{Gross Differential} = ((36 - \text{Stableford Score}) + \text{Daily Handicap} + \text{Par} - (\text{Scratch Rating} + \text{PCC})) \times (113 / \text{Slope Rating})$$

A useful point to note is that, for handicapping purposes, all eligible competition scores are effectively processed through the Stableford Handicapping Adjustment (SHA) method. This means that even in a Stroke competition, the player's Stroke score remains the official competition result, but Golf Australia CONNECT converts the hole-by-hole scores into a Stableford score for handicap calculation. The purpose is to reduce the effect of very high hole scores and to ensure that all handicap records are based on a consistent scoring method. In this sense, Australian handicaps are best understood as being based on Stableford-adjusted performance, even when the competition played on the day was Stroke.

The Daily Handicap formula is as follows:

$$\text{Daily Handicap} = ((\text{GA Handicap} \times \text{Slope Rating} / 113) + (\text{Scratch Rating} - \text{Par})) \times 0.93 \times \text{Consistency Factor}$$

Handicap distribution and the grade boundaries

The current CT Golfers grades are simple and practical: A Grade is Daily Handicap 9 or lower, B Grade is 10-13, C Grade is 14-17, and D Grade is 18 and above. These ranges are easy for players to understand and easy to administer on competition days.

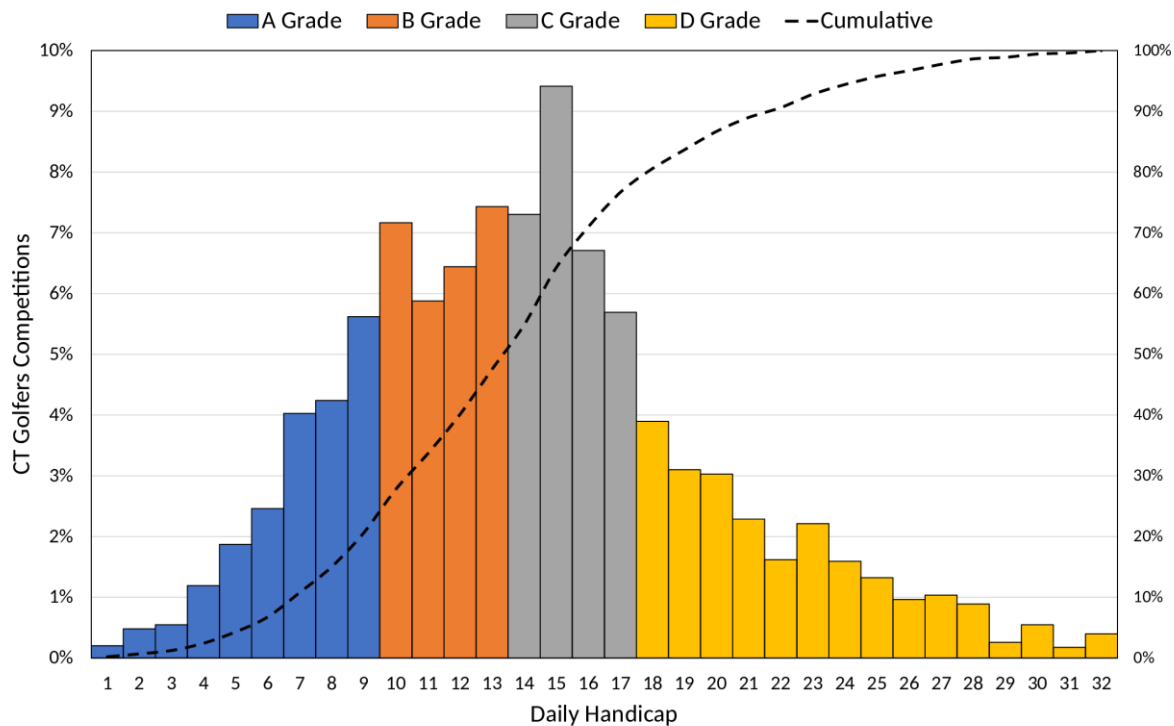


Figure 1. Distribution of CT Golfers competition entries by Daily Handicap, with A-D grade bands and cumulative field share. Grades are based on Daily Handicap, not GA Handicap.

Figure 1 shows why the grades should not be designed by forcing exactly 25% of the field into each division. Golf handicaps are not evenly spread. They cluster around certain playing-handicap values, and the distribution has a long tail at the higher end. If grade boundaries were moved every time to create exact quarters, the ranges would become awkward and less intuitive. The better test is whether the grades are reasonably balanced while still remaining simple. Table 1 shows that they are. The current boundaries produce a field share between 21% and 29% for each grade. That is close enough to be balanced without creating confusing or artificial boundaries.

Grade	Playing Handicap	Share of Competition Field (%)
A	<=9	21
B	10-13	27
C	14-17	29
D	18+	23

Table 1. Share of actual CT Golfers competition entries in each handicap grade.

The important point is that grades should be fair, understandable and stable. Perfectly equal numbers are not necessary. There are 4 distinct groups within the competition population as seen in Figure 1. In fact, chasing perfectly equal numbers can make the system look less fair to players because the grade boundaries become less natural.

Comparison with Golf Australia handicap distributions

Golf Australia published national handicap statistics in October 2025 based on millions of scores across Australian clubs. Those national figures are a useful benchmark, but they are not expected to match CT Golfers exactly.

Table 2 compares the national average GA Handicap values published by Golf Australia in October 2025 with the average GA Handicap values in the CT Golfers competition field. The CT Golfers averages are higher than the national benchmark for both men and women, which is expected for a 50+ competition program.

Table 2. Average GA Handicap: Golf Australia October 2025 national statistics compared with the CT Golfers competition field.

Category	GA Statistics	CT Golfers
Men	18.16	26.47
Women	28.62	35.11

CT Golfers is a 50+ competition and handicap program. It attracts players who want regular, friendly competition golf and welcomes a wide range of playing abilities. Therefore, it is reasonable for the local competition field to sit higher on the handicap scale than the national all-age, all-club population.

Figures 2 and 3 show the shape of the CT Golfers handicap distributions against the national Golf Australia distributions. The purpose is not to expect a perfect match, but to place the local competition field in context.

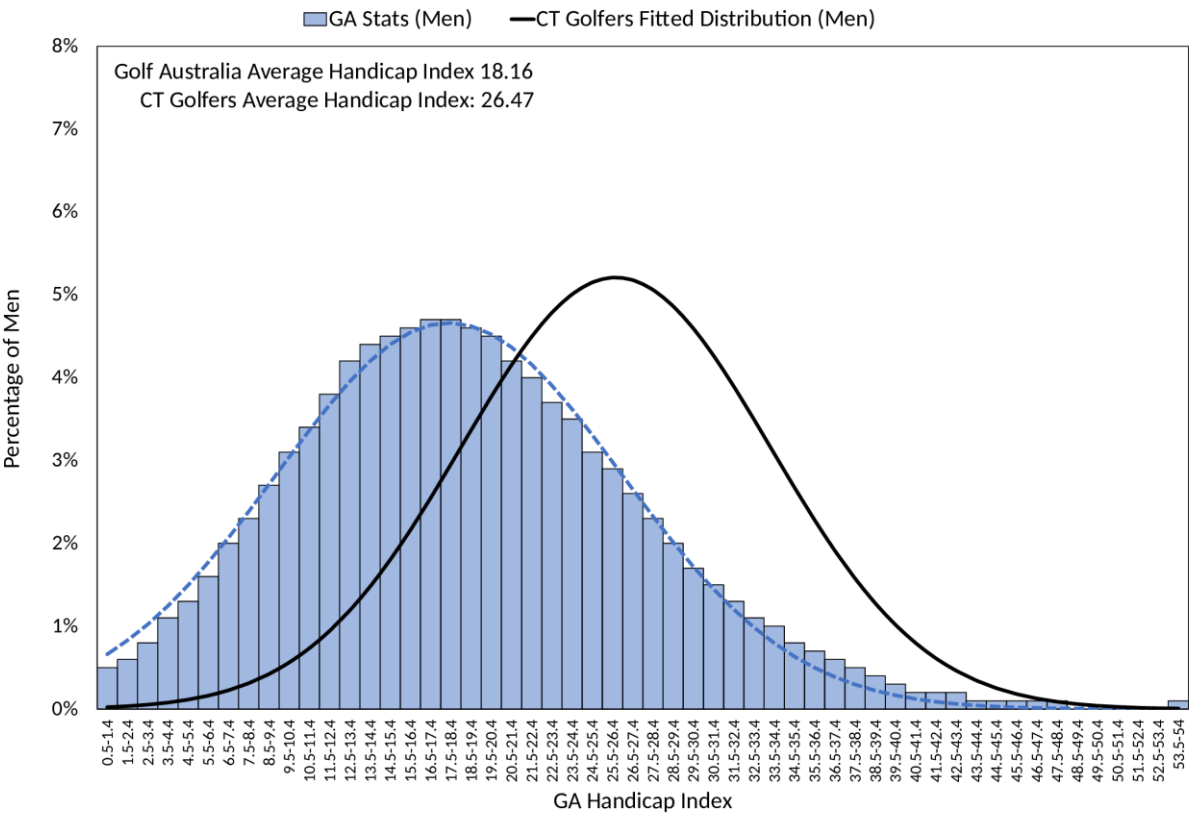


Figure 2. CT Golfers male fitted handicap distribution compared with Golf Australia's national male GA Handicap distribution. The chart compares actual CT Golfers competition data with the national October 2025 benchmark.

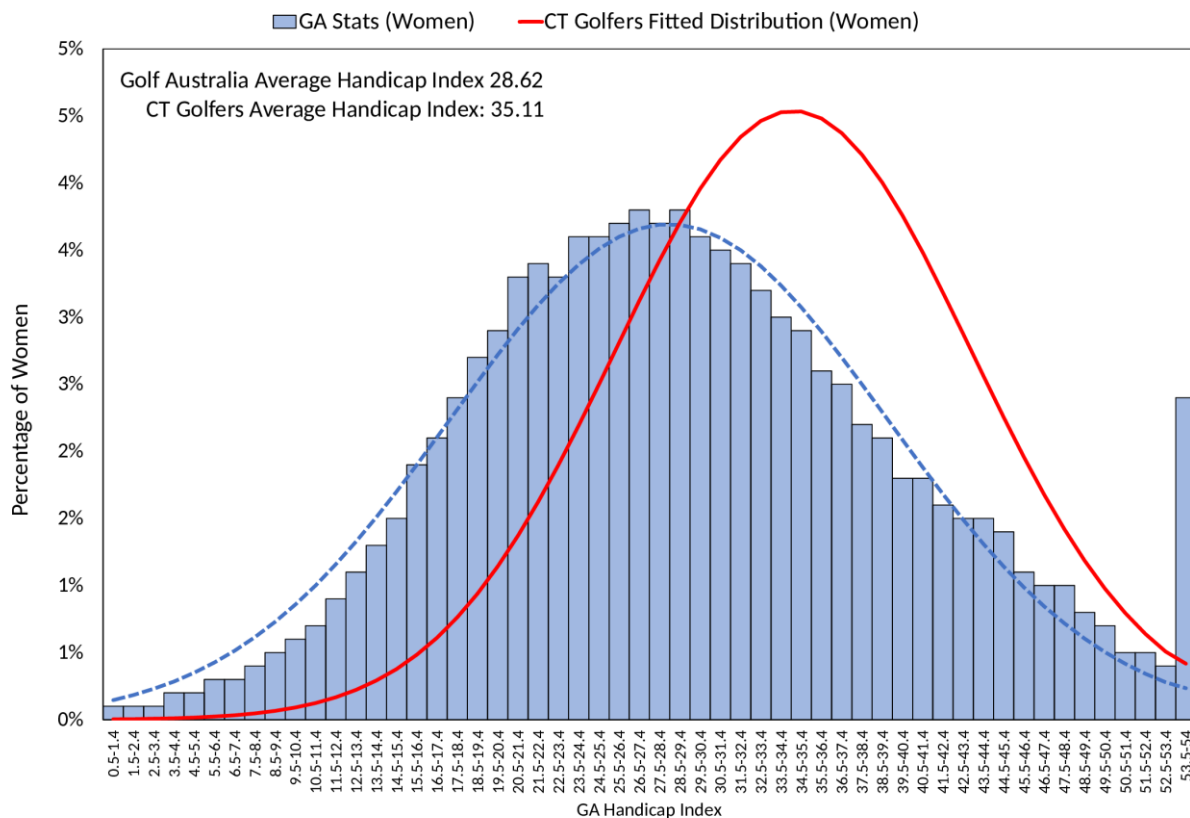


Figure 3. CT Golfers female fitted handicap distribution compared with Golf Australia's national female GA Handicap distribution. Differences are expected because CT Golfers is a 50+ competition and handicap program rather than a national all-age player sample.

The comparison is useful because it puts local observations into context. Our fields include many golfers who are older, newer to competition golf, returning to golf, or simply playing for social competition rather than elite performance. That does not make the data unusual or unfair. It just describes the group we actually serve.

The key question is not whether CT Golfers looks identical to the whole Australian golf population. It is whether the local competition data behaves in a way consistent with fair handicap competition, and whether the current grade structure fits that field. The remaining sections test those questions directly.

Rates of playing to handicap

One common source of misunderstanding is the phrase "played to handicap". Golfers often think a handicap is their average score. It is not. A handicap represents playing ability based mainly on better scores, not the score a golfer should expect to produce every week.

For this review, three related definitions were used:

- Gross Differential less than or equal to the player's GA Handicap on the day.
- Nett score of par or better (generally considered the universal measure).
- Stableford score of 36 points or better.

These definitions are closely related but not perfectly identical. Gross Differential is the WHS standardised measure used for handicapping. Nett par and 36 Stableford points are more familiar competition measures. Looking at all three gives a practical sanity check.

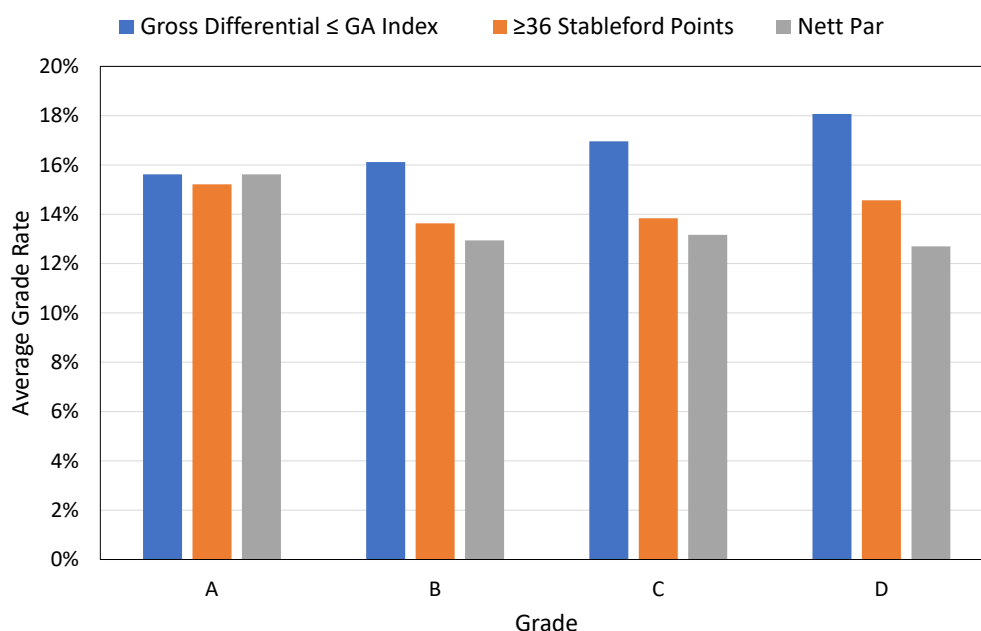


Figure 4. Percentage of CT Golfers competition rounds that played to handicap or better based on Gross Differential, nett score and Stableford measures shown as separate series. Rates move around from band to band, but no single handicap group clearly dominates.

Figure 4 supports an important WHS point: playing to handicap is not common, and that is normal. Across the handicap range, most players do not play to handicap on most days. This aligns with Golf Australia's national October 2025 statistics, which also show that playing to Daily Handicap or better occurs in a minority of competition rounds (generally between 10% to 20% based on national averages).

The results also do not show a particular handicap band constantly playing to handicap while everyone else struggles. There is some movement across the range, especially at the edges where the number of players can be smaller, but the pattern is broadly consistent with how handicapping is intended to work.

Average scores by handicap

Average scores provide another way to check how the handicap system behaves across the field. If a particular handicap range were being strongly favoured, we would expect to see that group returning consistently better nett or Stableford averages.

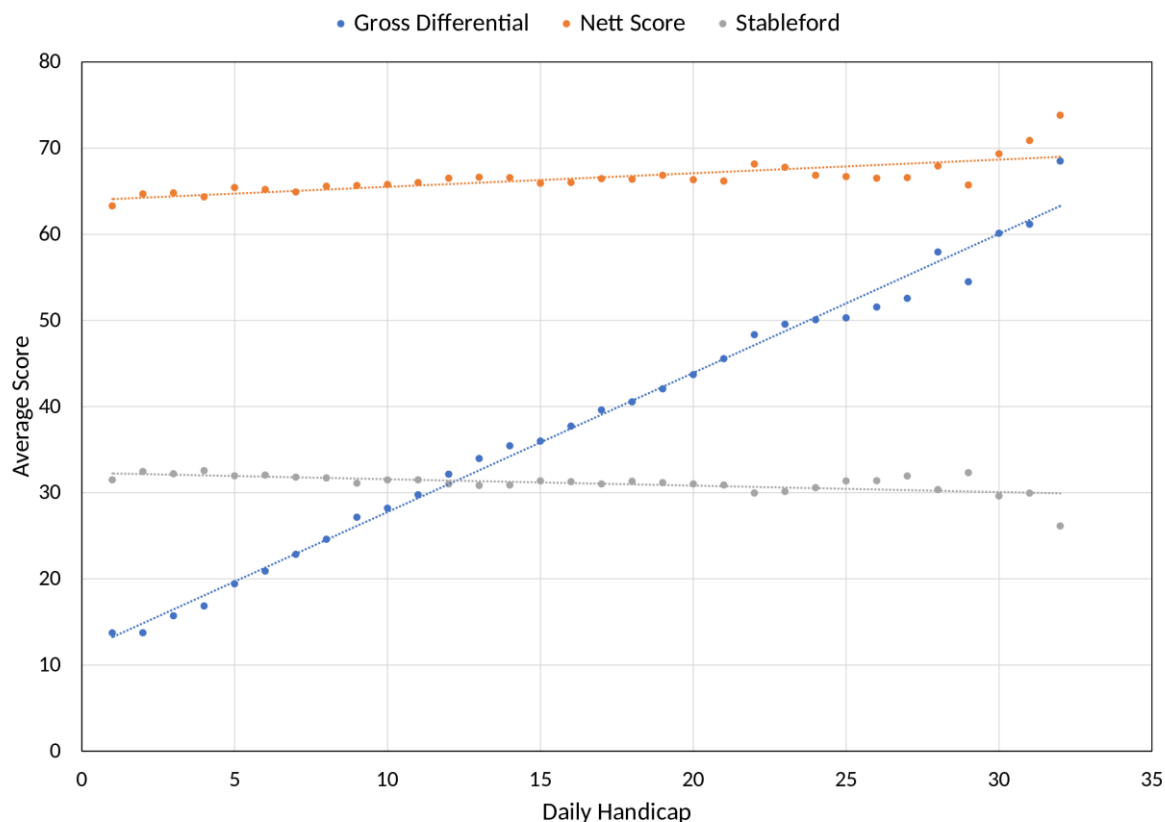


Figure 5. Average Gross Differential, Net Score and Stableford Score by Daily Handicap. Average net and Stableford results remain generally above/below the score required to play to handicap, which is expected under the WHS.

Figure 5 shows the expected relationship: Gross Differential rises as Daily Handicap rises. That simply reflects the fact that higher-handicap golfers generally return higher standardised gross scores. More importantly, average nett and Stableford results do not show one handicap range sitting in a clearly advantaged position.

The Stableford averages sit below 36 points, and nett scores sit above par. That is not a failure of the handicap system. It is a natural outcome of the WHS. A handicap is built from better scoring potential, not from average scoring. Players should not expect to play to handicap every week.

Figure 5 also shows a slight trend that is consistent with Golf Australia's October 2025 national statistics: as handicap increases, average Stableford scores tend to decrease slightly and nett stroke scores tend to increase slightly. This does not mean higher-handicap golfers are being treated unfairly. It reflects the WHS principle that handicaps are based on better scoring potential rather than average scoring.

Variance of scores

Score variability is one of the key reasons the WHS includes balancing factors. Higher-handicap players tend to have a wider spread of scores. They are more likely to have both very poor rounds and occasional very good rounds. This can make a single good D Grade score memorable, but it does not mean D Grade is generally advantaged.

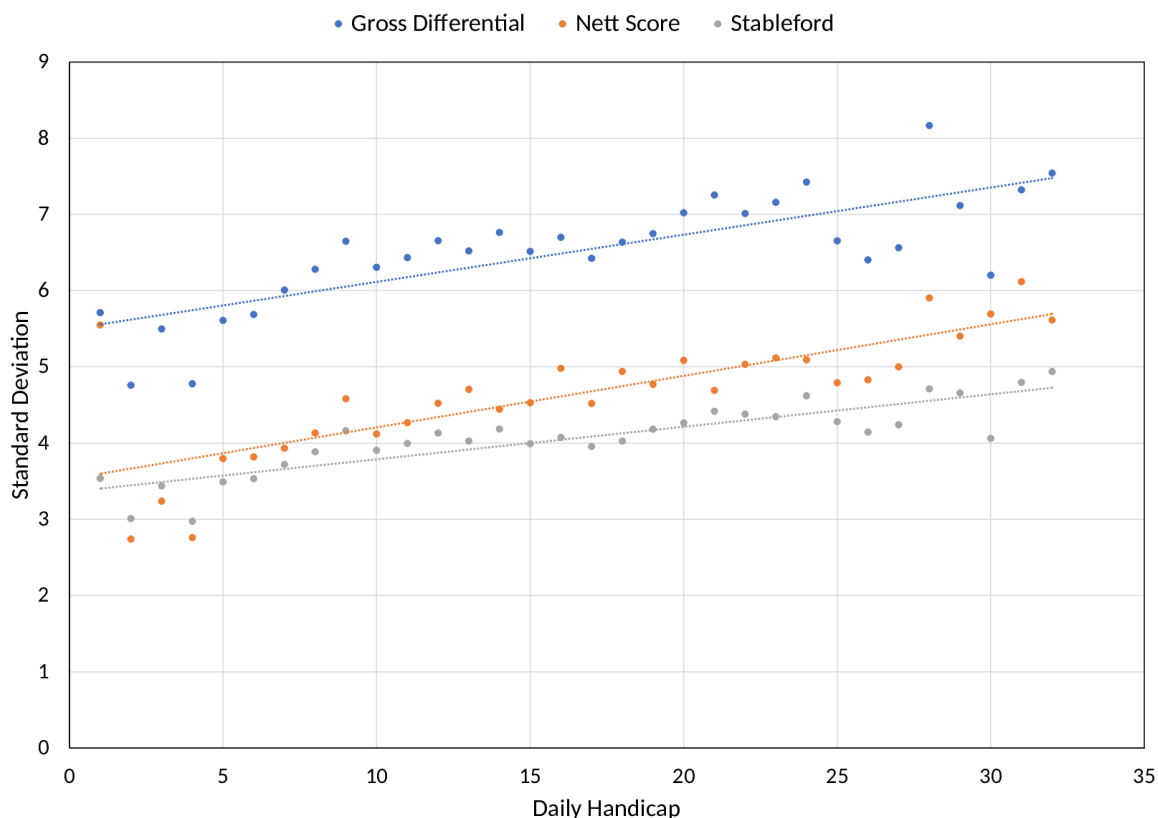


Figure 6. Standard deviation of Gross Differential, Net Score and Stableford Score by Daily Handicap. Score variability increases with handicap, which is one reason the WHS includes balancing factors.

Figure 6 shows that variability generally increases as handicap increases. This matters because the very best round from a more variable player can look dramatic. Golf Australia recognises this issue in the Daily Handicap formula through the 0.93 multiplier and consistency factors, which are intended to improve equity across handicap levels and genders.

In plain language: higher-handicap players are less consistent, so some will occasionally produce a very good score. The WHS expects that. The practical question is whether those occasional scores translate into one grade dominating the prizes. The win-rate analysis below shows they do not.

Win rates per grade

Win rates provide a direct check on whether grading concerns translate into actual outcomes. For the purpose of analysis only, each competition was treated as an ungraded field with one overall winner. That is deliberately a tougher test than the real competition structure, because actual CT Golfers competitions are graded and prizes are awarded within grades.

Grade	Playing Handicap	Share of Field (%)	Ungraded Win Rate (%)	Difference (%)	Win Ratio
A	<=9	21	18	-3	0.86
B	10-13	27	30	3	1.11
C	14-17	29	30	1	1.03
D	18+	23	21	-2	0.91

Table 3. Field share and ungraded overall win rate by grade. A win ratio of 1.00 would mean the grade wins exactly in proportion to its share of the field.

The results do not support the claim that D Grade always has the advantage. D Grade made up 23% of the field and recorded 21% of the ungraded overall wins, giving a win ratio of 0.91. That is slightly below its share of the field, not above it.

B Grade and C Grade were slightly above their field shares, while A Grade and D Grade were slightly below. The spread is small: the win ratios range from 0.86 to 1.11. In practical terms, the grades are close to proportional. No grade is running away with the results.

This is also an important reminder about the design of CT Golfers competitions. Because competitions are graded, an A Grade player is normally competing against other A Grade players for A Grade prizes. The whole-field analysis is an additional fairness check, not the way prizes are normally decided. The data says the system is not badly skewed.

Exceptional scores

Exceptional scores provide another lens on fairness and WHS safeguards. These are the rounds that tend to cause the most discussion. A high-handicap player having a very good day can feel unfair to other golfers, especially when that round is memorable. The proper question is whether these scores are common enough to indicate a systemic problem.

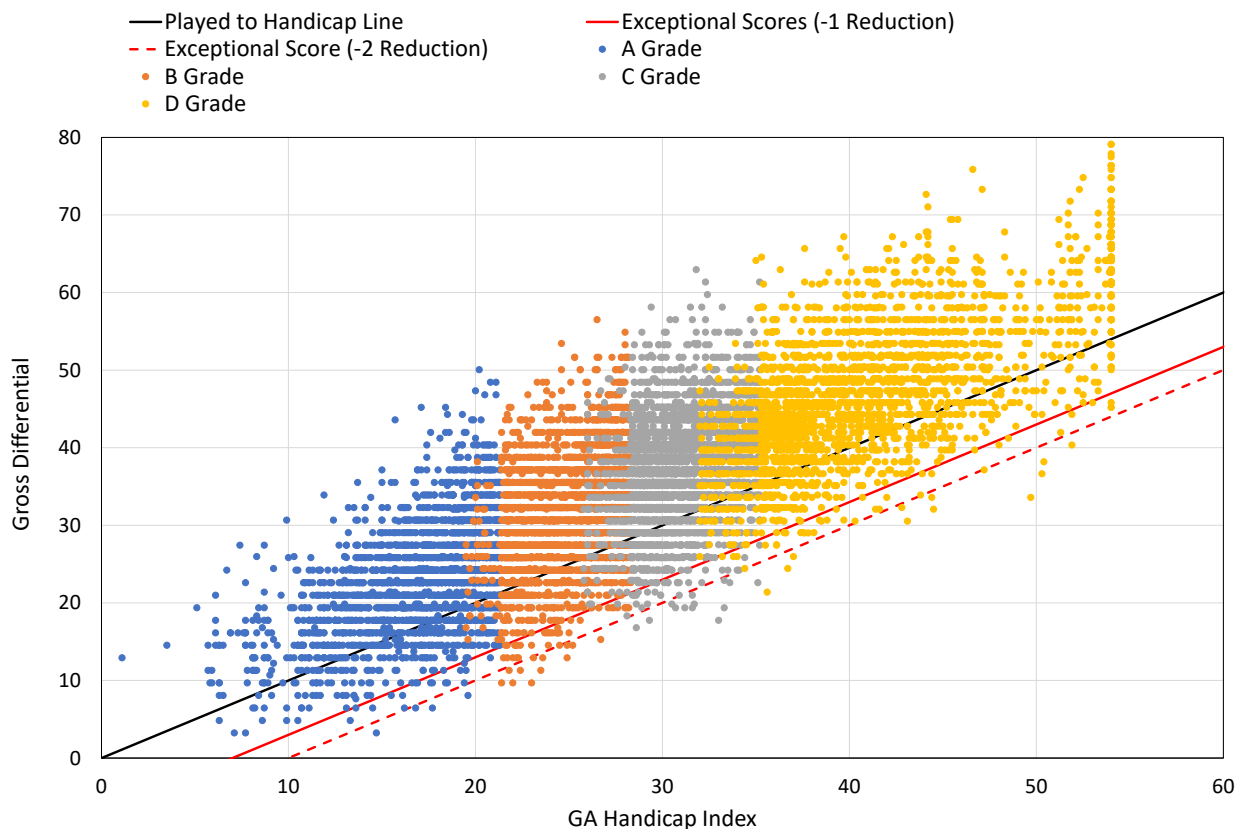


Figure 7. Gross Differential compared with GA Handicap, with played-to-handicap and exceptional-score thresholds shown. Dots below the black line indicate scores better than the player's GA Handicap.

Golf Australia's WHS includes an Exceptional Score Reduction mechanism. A Gross Differential 7.0 to 9.9 strokes below the player's GA Handicap triggers a one-stroke reduction; a score 10.0 or more below triggers a two-stroke reduction. This means the system has a built-in response when a golfer records an unusually strong score.

Grade	Exceptional Score: Gross Differential 7.0 below GA Handicap	Exceptional Score: Gross Differential 10.0 below GA Handicap
A	0.8%	0.2%
B	1.2%	0.4%
C	1.1%	0.4%
D	1.4%	0.5%

Table 4. Frequency of exceptional scores by grade. Exceptional scores are rare in every grade, including D Grade.

Table 4 shows that exceptional scores are rare across all grades. The rate is slightly higher in D Grade, which is consistent with higher scoring variability, but the difference is not large. A round that looks spectacular can still be an uncommon event rather than evidence that the grade structure is wrong.

The WHS also gives clubs the ability to review handicaps if a golfer repeatedly performs at a level clearly superior to normal net performance. That is a separate issue from grade boundaries. One-off exceptional scores are part of golf; repeated superior performance can be reviewed through the normal WHS processes.

Handicap caps and outward movement

Exceptional scores are only one side of the WHS safeguard system. The other side is the cap system, which limits how quickly a player's GA Handicap can move outward after a run of poorer scores.

This matters because another common comment around golf clubs is that a player can simply let their handicap "blow out" and then use the extra shots to gain an unfair advantage. The WHS is designed to reduce that risk. A GA Handicap is normally calculated from the best 8 of the most recent 20 Gross Differentials, but that calculation is still subject to the Cap Regulation.

The reference point is the player's Low GA Handicap. Once the calculated handicap moves more than 3 strokes above that low point, the Soft Cap begins to slow further increases. If the calculated handicap continues to move outward, the Hard Cap prevents it from moving more than 5 strokes above the Low GA Handicap.

A current MiClub cap report for CT Golfers shows that these mechanisms are not just theoretical. At the time of review, 34% of current registered players had the Soft Cap active. Within that group, 6% of current registered players had reached the Hard Cap.

Handicap safeguard	% of current registered players
Soft Cap active	34%
Hard Cap active	6%

Table 5. Current snapshot of WHS handicap caps applying to CT Golfers. The table shows the percentage of players whose GA Handicap was subject to the Soft Cap or Hard Cap at the time of review.

This is a registered-player snapshot, not a competition-field analysis. It is still useful context, especially for a 50+ competition and handicap program where players can experience real changes in scoring ability due to age, injury, illness, reduced distance, reduced playing frequency or general loss of form. The WHS allows handicaps to move when demonstrated ability changes, but the cap system ensures those movements are controlled rather than unlimited.

Taken together, the WHS has safeguards in both directions. Exceptional low scores can trigger automatic reductions, while outward handicap movement is slowed or limited by the Soft Cap and Hard Cap. These mechanisms do not mean every handicap will be perfect in every case, but they show that the system is not naive. It actively balances current form, demonstrated ability and competition equity.

PCC / Daily Difficulty

PCC, also displayed as Daily Difficulty, is the WHS adjustment used when the pattern of scores across the field suggests the course played harder or easier than normal. It affects the Gross Differential used for handicapping, but it does not change the competition result or the Daily Handicap the player used on the day.

In the CT Golfers analysis window, non-zero PCC adjustments were relatively uncommon. When they did occur, they were positive adjustments, meaning Golf Australia CONNECT assessed the course as playing harder than normal. This is consistent with days where weather or course condition made scoring more difficult across the field. The non-zero adjustments recorded are shown below.

Adjustment	Number of Competitions
+1	7%
+2	1%
+3	1%

Table 6. Non-zero PCC / Daily Difficulty adjustments recorded during the analysis window. Competitions with a zero adjustment are omitted from this table.

Performance Gap Analysis

Another useful way to view the data is to calculate a 'performance gap' for each round. In this report, the gap is calculated as:

Performance Gap = Gross Differential – GA Handicap held by the player on the day

A negative value means the player played better than their GA Handicap.

Figure 8 plots the average performance gap for each Daily Handicap in the competition field. The blue line is the line of best fit. It is close to horizontal, which suggests the average gap is broadly similar across the handicap range (around 6 shots). This is useful because a strong upward or downward trend would suggest that one end of the handicap range is consistently performing closer to, or further from, its GA Handicap.

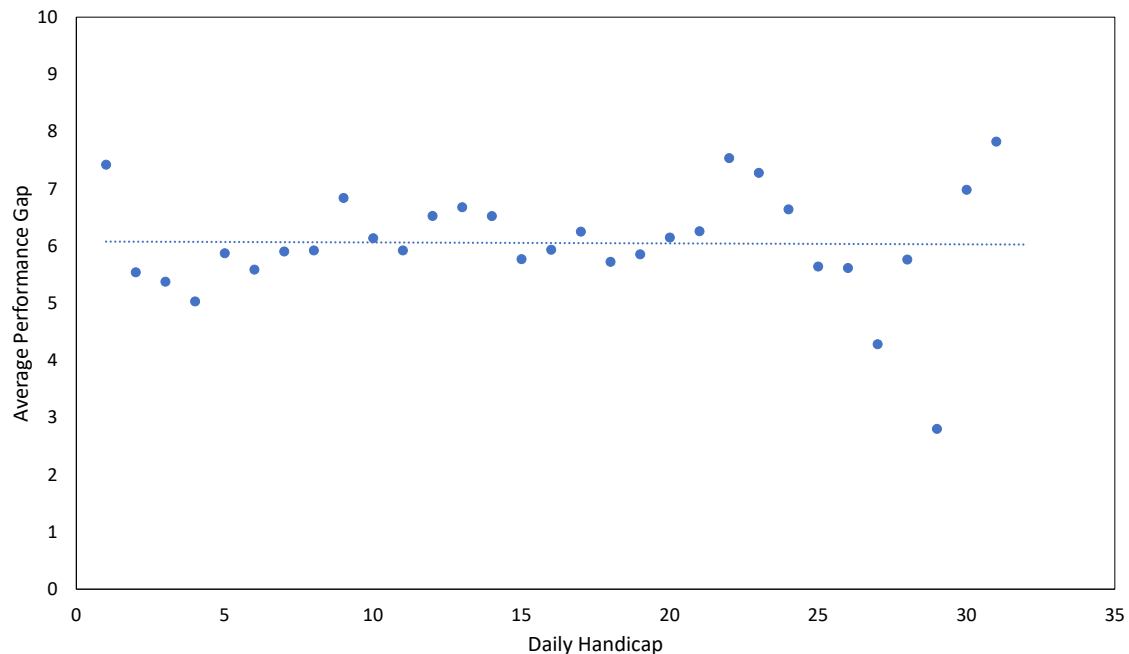


Figure 8. Average performance gap by handicap level. The gap is calculated as Gross Differential minus the player's GA Handicap on the day. The fitted line is almost horizontal, indicating that the average gap between Gross Differential and GA Handicap is broadly similar across the handicap range, even though round-to-round variability can still increase at higher handicaps.

Figure 9 shows the distribution of the performance gap. The distribution is centred well above zero, which is expected because most competition rounds are not played to handicap. The shape of the distribution is also useful. Most rounds cluster around the middle, with fewer rounds at the very good and very poor ends. This is consistent with the everyday experience of golf: most rounds are ordinary, some are unusually good, and some are unusually poor.

The left-hand side of the distribution represents the better-than-handicap rounds. These are the rounds most likely to be noticed, talked about, or remembered. However, Figure 9 helps put them in context. They are part of the normal spread of golf scores, what we would expect from ordinary golf variation: form, weather, course conditions, putting, decision-making, luck and day-to-day inconsistency all combining across more than 10,000 rounds.

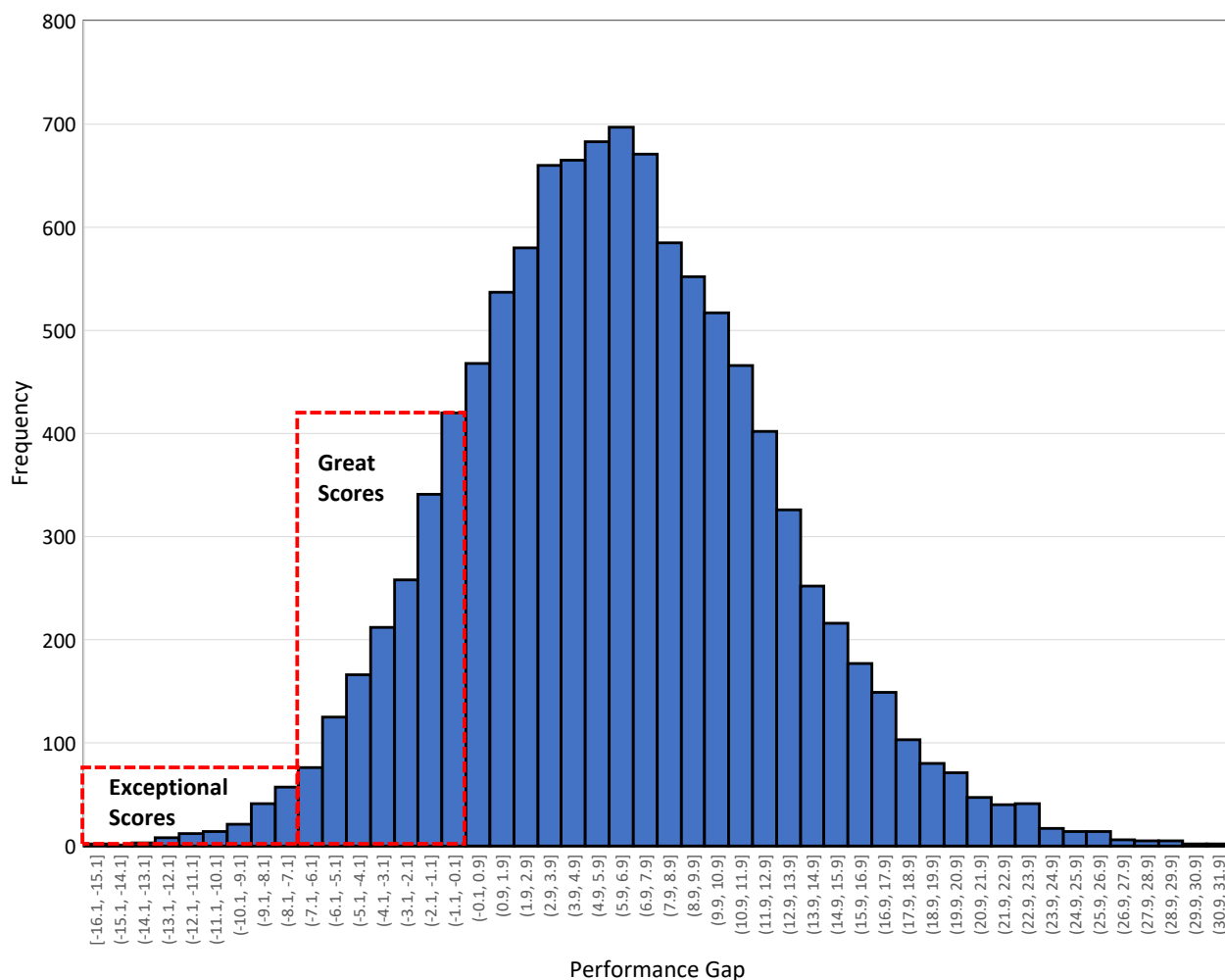


Figure 9. Distribution of performance gap values. Most rounds sit near the centre of the distribution, with fewer rounds at the extremes, which is consistent with ordinary variation in golf scores.

Field Size Effects: why winning scores rise in bigger fields

Field size has a simple but important effect on competition results. The more players who enter a competition, the more chances there are for someone to have a very good day.

This does not mean the handicap system is broken. It is basic probability. In a small field, only a small number of players get the chance to produce the best score. In a large field, there are many more attempts, so the top score is naturally more likely to be higher.

That is why the winning score is not the same thing as the average score. Most golfers in the field may play around their normal range, but the leaderboard only shows the best few scores at the top. Those are the rounds people remember and talk about.

For example, a winning score of 39 or 40 Stableford points may feel unusually high. But if 140 or 150 players are in the field, it is not surprising that at least one player has a better-than-normal day. The larger the field, the more likely it becomes that someone produces a standout score.

Player takeaway: On busy competition days, expect the top scores to be stronger. A higher winning score in a large field is normal and should not, by itself, be treated as evidence that a grade or handicap range is unfair.

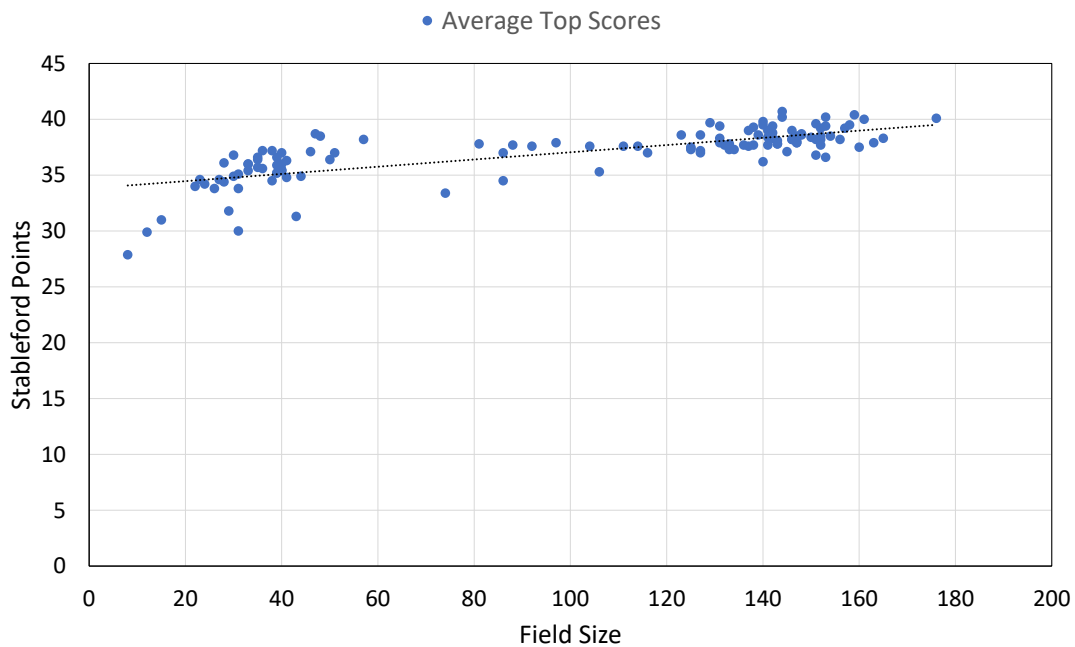


Figure 10. Field size and average top Stableford score. Larger competition fields create more chances for a standout score, so the best score of the day generally rises as the number of players increases.

This is why individual memorable scores should be interpreted carefully. The fairer test is not whether one golfer produced a strong score on one day, but whether grades win in reasonable proportion to their share of the field across many competitions.

What the analysis says about the common misconceptions

Misconception 1: "Every grade should have exactly the same number of players."

Not necessarily. Equal numbers sound fair, but they can create awkward grade boundaries because handicaps are not evenly distributed. The existing bands are simple and still produce a reasonably balanced field.

Misconception 2: "D Grade always has the advantage."

The data does not support this. D Grade made up 23% of the field and recorded 21% of the ungraded overall wins. That is close to proportional and slightly below its field share.

Misconception 3: "Higher handicaps just get too many shots."

The WHS is not a simple system of handing out extra strokes. It uses course ratings, slope ratings, Daily Handicap calculations, the 0.93 multiplier, gender-specific consistency factors, Stableford handicapping adjustments, exceptional-score reductions and handicap caps. These mechanisms exist because scoring patterns differ across handicap levels.

Misconception 4: "A Grade should worry about what happens in D Grade."

In normal CT Golfers competitions, results and prizes are graded. A Grade players compete primarily against A Grade players, B against B, C against C, and D against D. The whole-field analysis in this report is a fairness check, not the way prizes are normally decided.

Misconception 5: "I never get a shot back."

This usually comes from expecting the handicap to rise immediately after one bad round. Under the WHS, that is not how the calculation works. For golfers with at least 20 scores, the GA Handicap is based on the best 8 of the most recent 20 Gross Differentials, not the average of every round and not simply last week's score. A poor round may not be one of the best 8 at all, so it may have no immediate effect on the handicap.

This is a feature of the system, not a fault. It stops a temporary run of poor form from quickly inflating a handicap. When enough better scores move out of the 20-score window, or when the set of counting scores changes, the handicap can move outward - but that movement is still controlled by the Soft Cap and Hard Cap described above.

Conclusion and recommendation

Overall, the analysis supports confidence in both the WHS mechanisms and the current CT Golfers grade structure. The grades are simple, stable and broadly balanced across the actual competition field, and the wider competition data behaves broadly as expected under the WHS.

The review also shows that the common claim about D Grade dominance is not supported by the data. D Grade does produce occasional very good scores, as expected for a more variable group, but it does not dominate ungraded win rates and exceptional scores remain rare.

The best approach is to retain the existing grade structure and continue reviewing the data periodically, preferably on a rolling 12-month basis. Grade boundaries should be adjusted only if the evidence shows a clear and persistent imbalance, not because of isolated memorable scores or the natural frustration that comes with handicap golf.

In short: the grades do not need to be perfect quartiles to be fair. They need to be understandable, stable and supported by the evidence. On the current data, the existing CT Golfers grades pass that test, and the broader WHS patterns are consistent with fair handicap competition.

Sources and notes

- CT Golfers competition data (2025-2026): more than 10,000 actual competition entries at Chinderah Golf. The data represents competition fields, not the full registered-player database.
- Competition result data were extracted from MiClub records, compiled using Power Query, and analysed in Microsoft Excel. The statistical work was performed and checked manually.
- For analyses using Stableford score or Gross Differential, both Stableford and Stroke-format competitions could be included because a Stableford handicapping score is available in both formats. For analyses using nett score, the measure was derived only where a nett stroke score was available.
- MiClub Cap Report, 28 May 2026: current snapshot of registered players with Soft Cap or Hard Cap in effect. This is registered-player data, separate from the competition-entry dataset used for the main grade analysis.
- Golf Australia handicap statistics, Version October 2025: national distributions of GA Handicaps, rates of playing to Daily Handicap or better, and average net scores in Australian competitions.
- Golf Australia WHS Official Reference Guide for Australian Administrators, January 2026
- All results in this report are presented in aggregate. The purpose is to review competition patterns, WHS operation and the grade structure, not to assess or identify individual golfers.

Worked example: Gross Differential and cap calculation

The following worked example uses a male player's most recent 20 competition rounds at Chinderah Golf Course, where the men's Scratch Rating is 58, Par is 61 and Slope Rating is 70. The calculations use the Gross Differential and Daily Handicap formulas introduced earlier in this report. The example also shows how recent loss of form can push the player into the Soft Cap zone, and how positive PCC / Daily Difficulty adjustments from harder playing conditions are incorporated into the handicap calculation.

Table 7. Worked example of a male player's most recent 20 competition rounds at Chinderah Golf Course. Gross Differentials are calculated using the course ratings, Stableford score, Daily Handicap and Daily Difficulty / PCC.

Round	Stableford Points	Gross Differential	Daily Difficulty	GA HCP	Daily HCP
1	26	42.0	2	30.5	15
2	32	35.5	0	30.6	15
3	29	40.4	0	30.6	15
4	36	24.2	3	31.3	15
5	24	48.4	0	31.3	15
6	33	33.9	0	30.7	15
7	32	35.5	0	30.5	15
8	34	32.3	0	30.3	15
9	26	45.2	0	30.3	15
10	25	45.2	0	30.0	14
11	28	40.4	0	30.0	14
12	29	38.7	0	29.3	14
13	26	42.0	1	29.3	14
14	30	37.1	0	28.9	14
15	37	25.8	0	29.8	14
16	29	38.7	0	29.8	14
17	30	37.1	0	28.7	14
18	34	29.1	1	29.1	14
19	26	43.6	0	28.9	14
20	27	40.4	0	28.1	13

The player's best 8 Gross Differentials from their most recent 20 rounds are 24.2, 25.8, 29.1, 32.3, 33.9, 35.5, 35.5 and 37.1. The average of these eight scores is 31.675, which rounds to 31.7. Ordinarily, this would be the player's new GA Handicap.

However, the player's Low GA Handicap is 26.7. This is the lowest value from the previous 12 months and is not shown in the table. The Soft Cap begins three strokes above the Low GA Handicap, so in this example the Soft Cap begins at 29.7. The calculated handicap of 31.7 is therefore 2.0 strokes into the Soft Cap zone. Under the Soft Cap, only 50% of this excess increase is applied. The final handicap is therefore:

$$29.7 + ((31.7 - 29.7) \times 50\%) = 30.7$$

Accordingly, although the player's uncapped "best 8 of 20" calculation is 31.7, the Soft Cap limits the player's actual GA Handicap to 30.7.

If the player's calculated handicap continued to move outward, the Hard Cap would provide the final limit. The Hard Cap prevents a GA Handicap from increasing to more than 5.0 strokes above the player's Low GA Handicap. In this example, with a Low GA Handicap of 26.7, the Hard Cap boundary would be 31.7. If the Soft Cap calculation ever produced a value above 31.7, the Hard

Cap would limit the player's GA Handicap to 31.7 until the relevant Low GA Handicap reference point changed.

The figures below show the same player's handicap record visually. Figure 11 shows the longer-term trend across the last 100 rounds, where the player's handicap has been increasing from about round 25. Figure 12 zooms in on the most recent 20 rounds and shows the Soft Cap and Hard Cap boundaries.

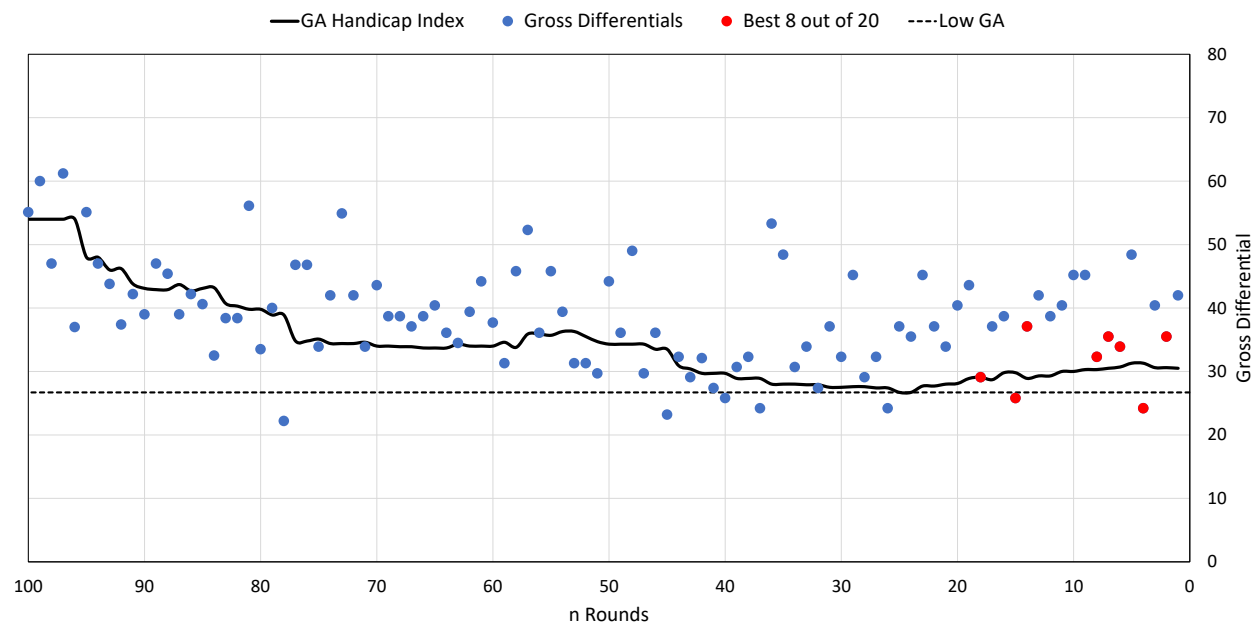


Figure 11. Player handicap record across the last 100 rounds. The chart shows the recent upward movement in GA Handicap as recent form has declined.

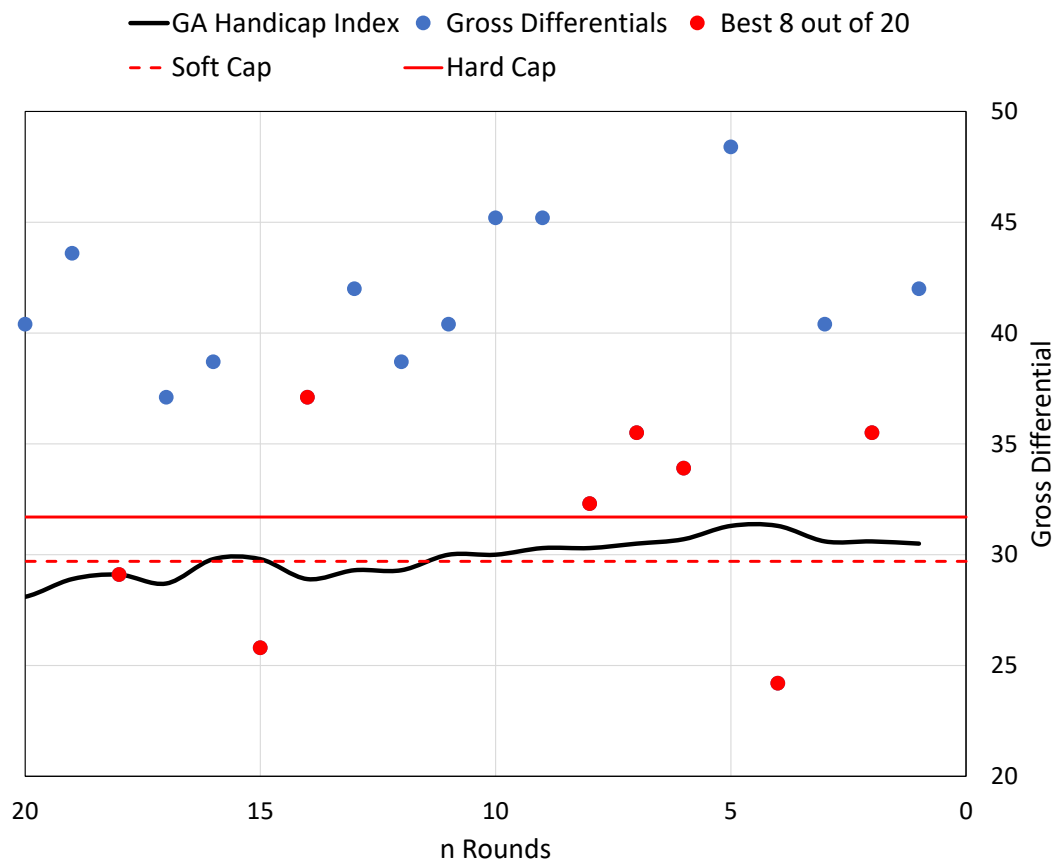


Figure 12. Zoomed view of the player's most recent 20 rounds, showing the Soft Cap and Hard Cap boundaries against the player's recent Gross Differentials and GA Handicap movement.



The Distribution of GA Handicaps in Australia

Note: The data displayed below is based on analysis of millions of scores across all Australian clubs.

MEN & BOYS (average GA Handicap for men & boys is 18.16)		
GA Handicap	%	Cumulative %
+2.6 & better	0.2%	0.2%
+2.5 to +1.6	0.1%	0.3%
+1.5 to +0.6	0.2%	0.5%
+0.5 to 0.4	0.3%	0.8%
0.5-1.4	0.5%	1.3%
1.5-2.4	0.6%	2.0%
2.5-3.4	0.8%	2.8%
3.5-4.4	1.1%	3.9%
4.5-5.4	1.3%	5.2%
5.5-6.4	1.6%	6.8%
6.5-7.4	2.0%	8.7%
7.5-8.4	2.3%	11.1%
8.5-9.4	2.7%	13.8%
9.5-10.4	3.1%	16.9%
10.5-11.4	3.4%	20.3%
11.5-12.4	3.8%	24.1%
12.5-13.4	4.2%	28.2%
13.5-14.4	4.4%	32.6%
14.5-15.4	4.5%	37.1%
15.5-16.4	4.6%	41.7%
16.5-17.4	4.7%	46.4%
17.5-18.4	4.7%	51.1%
18.5-19.4	4.6%	55.7%
19.5-20.4	4.5%	60.2%
20.5-21.4	4.2%	64.5%

WOMEN & GIRLS (average GA Handicap for women & girls is 28.62)		
GA Handicap	%	Cumulative %
+2.6 & better	0.1%	0.1%
+2.5 to +1.6	0.1%	0.2%
+1.5 to +0.6	0.1%	0.2%
+0.5 to 0.4	0.1%	0.3%
0.5-1.4	0.1%	0.5%
1.5-2.4	0.1%	0.6%
2.5-3.4	0.1%	0.7%
3.5-4.4	0.2%	0.9%
4.5-5.4	0.2%	1.1%
5.5-6.4	0.3%	1.4%
6.5-7.4	0.3%	1.7%
7.5-8.4	0.4%	2.1%
8.5-9.4	0.5%	2.6%
9.5-10.4	0.6%	3.2%
10.5-11.4	0.7%	4.0%
11.5-12.4	0.9%	4.9%
12.5-13.4	1.1%	6.0%
13.5-14.4	1.3%	7.3%
14.5-15.4	1.5%	8.9%
15.5-16.4	1.9%	10.7%
16.5-17.4	2.1%	12.8%
17.5-18.4	2.4%	15.2%
18.5-19.4	2.7%	17.9%
19.5-20.4	2.9%	20.7%
20.5-21.4	3.3%	24.0%

MEN & BOYS (average GA Handicap for men & boys is 18.16)		
GA Handicap	%	Cumulative %
21.5-22.4	4.0%	68.5%
22.5-23.4	3.7%	72.2%
23.5-24.4	3.5%	75.7%
24.5-25.4	3.1%	78.8%
25.5-26.4	2.9%	81.7%
26.5-27.4	2.6%	84.3%
27.5-28.4	2.3%	86.6%
28.5-29.4	2.0%	88.7%
29.5-30.4	1.7%	90.4%
30.5-31.4	1.5%	91.9%
31.5-32.4	1.3%	93.1%
32.5-33.4	1.1%	94.3%
33.5-34.4	1.0%	95.3%
34.5-35.4	0.8%	96.1%
35.5-36.4	0.7%	96.8%
36.5-37.4	0.6%	97.4%
37.5-38.4	0.5%	97.9%
38.5-39.4	0.4%	98.3%
39.5-40.4	0.3%	98.7%
40.5-41.4	0.2%	98.9%
41.5-42.4	0.2%	99.1%
42.5-43.4	0.2%	99.3%
43.5-44.4	0.1%	99.4%
44.5-45.4	0.1%	99.5%
45.5-46.4	0.1%	99.6%
46.5-47.4	0.1%	99.7%
47.5-48.4	0.1%	99.7%
48.5-49.4	0.0%	99.8%
49.5-50.4	0.0%	99.8%
50.5-51.4	0.0%	99.8%
51.5-52.4	0.0%	99.9%
52.5-53.4	0.0%	99.9%
53.5-54.0	0.1%	100.0%

WOMEN & GIRLS (average GA Handicap for women & girls is 28.62)		
GA Handicap	%	Cumulative %
21.5-22.4	3.4%	27.4%
22.5-23.4	3.3%	30.8%
23.5-24.4	3.6%	34.4%
24.5-25.4	3.6%	38.0%
25.5-26.4	3.7%	41.7%
26.5-27.4	3.8%	45.4%
27.5-28.4	3.7%	49.1%
28.5-29.4	3.8%	52.9%
29.5-30.4	3.6%	56.5%
30.5-31.4	3.5%	60.0%
31.5-32.4	3.4%	63.4%
32.5-33.4	3.2%	66.6%
33.5-34.4	3.0%	69.6%
34.5-35.4	2.9%	72.5%
35.5-36.4	2.6%	75.1%
36.5-37.4	2.5%	77.7%
37.5-38.4	2.2%	79.9%
38.5-39.4	2.1%	82.0%
39.5-40.4	1.8%	83.8%
40.5-41.4	1.8%	85.6%
41.5-42.4	1.6%	87.2%
42.5-43.4	1.5%	88.7%
43.5-44.4	1.5%	90.1%
44.5-45.4	1.4%	91.5%
45.5-46.4	1.1%	92.6%
46.5-47.4	1.0%	93.6%
47.5-48.4	1.0%	94.6%
48.5-49.4	0.8%	95.4%
49.5-50.4	0.7%	96.2%
50.5-51.4	0.5%	96.7%
51.5-52.4	0.5%	97.2%
52.5-53.4	0.4%	97.6%
53.5-54.0	2.4%	100.0%



Percentage of times a golfer plays to their Daily Handicap or Better

Note: The data displayed below is based on analysis of millions of scores across all Australian clubs.

GA Handicap	COMPETITION TYPE		
	Par	Stableford	Stroke
Less than 0.0	26.4%	22.4%	17.2%
0.0-4.9	23.0%	19.6%	17.0%
5.0-9.9	21.8%	17.0%	15.7%
10.0-14.9	21.0%	15.1%	14.0%
15.0-19.9	19.5%	13.6%	12.8%
20.0-24.9	18.1%	12.4%	11.8%
25.0-29.9	16.9%	11.3%	11.1%
30.0-34.9	15.6%	10.5%	10.4%
35.0-39.9	16.1%	10.2%	10.2%
40.0-44.9	17.5%	10.0%	10.4%
45.0-49.9	21.5%	10.2%	10.5%
50.0 & above	22.4%	9.0%	8.6%



Average Net Scores in Australian Competitions

Note: The data displayed below is based on analysis of millions of scores across all Australian clubs.

Women & Girls

GA Handicap	Women/ Girls Stroke	Women/ Girls S'ford	Women/ Girls Par
+4.6 & better	31.9	33.2	33.9
+4.5 to +3.6	31.8	33.1	33.8
+3.5 to +2.6	31.8	32.9	33.7
+2.5 to +1.6	31.7	32.8	33.7
+1.5 to +0.6	31.6	32.7	33.6
+0.5 to 0.4	31.5	32.5	33.5
0.5-1.4	31.4	32.4	33.4
1.5-2.4	31.3	32.3	33.3
2.5-3.4	31.2	32.1	33.3
3.5-4.4	31.1	32.0	33.2
4.5-5.4	31.0	31.9	33.1
5.5-6.4	30.9	31.7	33.0
6.5-7.4	30.8	31.6	32.9
7.5-8.4	30.7	31.5	32.9
8.5-9.4	30.6	31.4	32.8
9.5-10.4	30.5	31.2	32.7
10.5-11.4	30.3	31.1	32.7
11.5-12.4	30.2	31.0	32.6
12.5-13.4	30.1	30.8	32.5
13.5-14.4	29.9	30.7	32.4
14.5-15.4	29.8	30.6	32.4
15.5-16.4	29.7	30.5	32.3
16.5-17.4	29.5	30.3	32.3
17.5-18.4	29.4	30.2	32.2
18.5-19.4	29.2	30.1	32.1
19.5-20.4	29.1	30.0	32.1
20.5-21.4	28.9	29.9	32.0
21.5-22.4	28.8	29.7	32.0
22.5-23.4	28.6	29.6	31.9
23.5-24.4	28.4	29.5	31.9

GA Handicap	Women/ Girls Stroke	Women/ Girls S'ford	Women/ Girls Par
24.5-25.4	28.3	29.4	31.9
25.5-26.4	28.1	29.3	31.8
26.5-27.4	27.9	29.2	31.8
27.5-28.4	27.7	29.1	31.8
28.5-29.4	27.6	29.0	31.7
29.5-30.4	27.4	28.9	31.7
30.5-31.4	27.2	28.8	31.7
31.5-32.4	27.0	28.7	31.7
32.5-33.4	26.8	28.6	31.7
33.5-34.4	26.6	28.6	31.6
34.5-35.4	26.4	28.5	31.6
35.5-36.4	26.2	28.4	31.6
36.5-37.4	26.0	28.3	31.6
37.5-38.4	25.8	28.2	31.7
38.5-39.4	25.6	28.2	31.7
39.5-40.4	25.4	28.1	31.7
40.5-41.4	25.1	28.1	31.7
41.5-42.4	24.9	28.0	31.7
42.5-43.4	24.7	28.0	31.8
43.5-44.4	24.5	27.9	31.8
44.5-45.4	24.3	27.9	31.9
45.5-46.4	24.0	27.8	31.9
46.5-47.4	23.8	27.8	32.0
47.5-48.4	23.6	27.8	32.0
48.5-49.4	23.3	27.7	32.1
49.5-50.4	23.1	27.7	32.2
50.5-51.4	22.8	27.7	32.2
51.5-52.4	22.6	27.7	32.3
52.5-53.4	22.3	27.7	32.4
53.5-54.0	22.1	27.7	32.5

Men & Boys

GA Handicap	Men/ Boys Stroke	Men/ Boys S'ford	Men/ Boys Par
+4.6 & better	32.0	32.9	33.5
+4.5 to +3.6	31.9	32.8	33.5
+3.5 to +2.6	31.8	32.7	33.5
+2.5 to +1.6	31.8	32.6	33.4
+1.5 to +0.6	31.7	32.5	33.4
+0.5 to 0.4	31.6	32.4	33.4
0.5-1.4	31.5	32.3	33.3
1.5-2.4	31.4	32.2	33.3
2.5-3.4	31.3	32.1	33.3
3.5-4.4	31.2	32.0	33.2
4.5-5.4	31.1	31.9	33.2
5.5-6.4	31.0	31.8	33.1
6.5-7.4	30.9	31.7	33.1
7.5-8.4	30.8	31.5	33.0
8.5-9.4	30.7	31.4	33.0
9.5-10.4	30.5	31.3	32.9
10.5-11.4	30.4	31.2	32.9
11.5-12.4	30.3	31.1	32.8
12.5-13.4	30.1	31.0	32.8
13.5-14.4	30.0	30.9	32.7
14.5-15.4	29.9	30.7	32.7
15.5-16.4	29.7	30.6	32.6
16.5-17.4	29.6	30.5	32.6
17.5-18.4	29.4	30.4	32.5
18.5-19.4	29.3	30.3	32.5
19.5-20.4	29.1	30.2	32.4
20.5-21.4	29.0	30.1	32.4
21.5-22.4	28.8	30.0	32.3
22.5-23.4	28.7	29.8	32.3
23.5-24.4	28.5	29.7	32.2

GA Handicap	Men/ Boys Stroke	Men/ Boys S'ford	Men/ Boys Par
24.5-25.4	28.4	29.6	32.2
25.5-26.4	28.2	29.5	32.1
26.5-27.4	28.1	29.4	32.1
27.5-28.4	27.9	29.3	32.1
28.5-29.4	27.8	29.2	32.0
29.5-30.4	27.6	29.1	32.0
30.5-31.4	27.4	29.0	32.0
31.5-32.4	27.3	28.9	31.9
32.5-33.4	27.1	28.8	31.9
33.5-34.4	27.0	28.8	31.9
34.5-35.4	26.8	28.7	31.9
35.5-36.4	26.7	28.6	31.9
36.5-37.4	26.5	28.5	31.9
37.5-38.4	26.4	28.4	31.9
38.5-39.4	26.2	28.3	31.9
39.5-40.4	26.1	28.3	31.9
40.5-41.4	26.0	28.2	31.9
41.5-42.4	25.8	28.1	32.0
42.5-43.4	25.7	28.1	32.0
43.5-44.4	25.6	28.0	32.0
44.5-45.4	25.4	28.0	32.1
45.5-46.4	25.3	27.9	32.1
46.5-47.4	25.2	27.9	32.2
47.5-48.4	25.1	27.8	32.3
48.5-49.4	24.9	27.8	32.3
49.5-50.4	24.8	27.8	32.4
50.5-51.4	24.7	27.7	32.5
51.5-52.4	24.6	27.7	32.6
52.5-53.4	24.5	27.7	32.7
53.5-54.0	24.4	27.7	32.8