



31/03/2026

THE R&A
AFFORDABILITY OF GOLF
RESEARCH
FINLAND
MARCH 2026

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INTRODUCTION

About the
Affordability of Golf
Research

Methodology

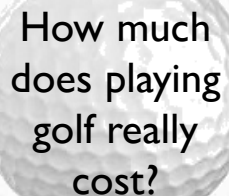
Defining Spend

Calculating Averages


The Affordability of Golf Research is a multi-country research project led by The R&A and bringing together the national golf associations of France, Germany, Austria, Switzerland, Sweden, Finland, Iceland, and Portugal.

The project has been developed in response to the perception that golf is expensive and exclusive, alongside an identified lack of consistent, comparable data on the actual costs of participating in golf across different European countries.

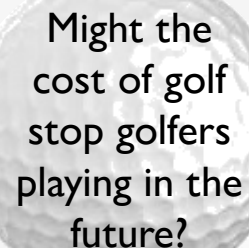
The study is designed to provide the first cross-European benchmarking of golf affordability using a standardised approach, and aims to provide the key information needed for each national federation to understand what the situation with regards to affordability *really* is in their country, by answering questions such as...



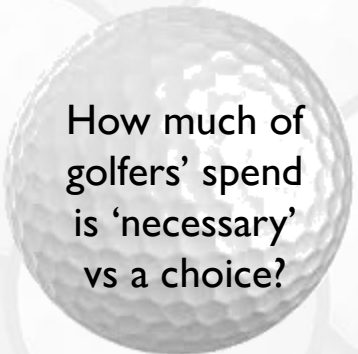
How much
does playing
golf really
cost?



Is golf really
more
expensive than
other sports?



Might the
cost of golf
stop golfers
playing in the
future?



How much of
golfers' spend
is 'necessary'
vs a choice?



All of this information will allow The R&A and the individual national federations to understand and position the costs of play in the context of the experiences of actual golfers.

Having this information will allow potential new golfers to understand what their pathway into golf could look like in terms of costs, away from the general assumption that 'golf is expensive'.

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As no previous research exists that looks at the spend and affordability of golf in a standardised way across Europe, this initial exploration focuses only on existing registered golfers.

Existing registered golfers have a strong relationship with the sport and have an existing relationship with their national golf federation. This means that they will be the most accessible group, with a strong level of awareness of all the different areas required to be engaged with golf (e.g. an understanding of the differences between different driver technologies or the benefits of playing specific courses).

This group is also likely to have made their way through the different levels of golf engagement in the past – from maybe having one lesson and a round on a compact course with clubs borrowed from a friend to equipment ownership and golf club membership with golf as a key part of their lives and identities.

In the future there may be an opportunity to widen the remit of the research to gather opinions from people who do not currently play golf, golfers who are not registered with their national federation or beginners.

Sporting Insights developed the survey for distribution, and online survey links were provided to each national federation for distribution to their golfers. The survey was available in seven different languages, and responses were gathered during December 2025 and January 2026.

Each national federation had the opportunity to feed back on the survey content, the translation, the sample profile gathered, and the top-level core metrics in their country.

R&A ffgolf SUOMI GOLF Swiss Golf

Please select your language:

- English
- Deutsch
- Français
- Português
- Suomi
- Svenska
- Íslenska

Thank you for taking part in this important research about the cost of playing golf in your country. The aim is to explore how much the sport costs for players and understand how affordable it is - based on evidence from golfers themselves.

Sporting Insights is conducting this research on behalf of The R&A and a group of key national golf federations across Europe, and your feedback will help inform future development plans and support efforts to make golf a welcoming and sustainable sport for everyone.

We will not collect any personal information as part of this survey, and your answers will only be analysed at a combined level.

The survey should take around 10-15 minutes and we really appreciate your time and your contribution to golf!

Where do you live?

- Austria
- Finland
- France
- Germany
- Iceland
- Portugal
- Sweden
- Switzerland
- Elsewhere

Next

Sporting Insights

Questions were also included for lapsed golfers – people who are registered with their national federation but have not played in the last year. Too few respondents fell into this category for analysis.

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A very important part of the project is to find out how much golfers have spent on various areas of their golf participation.

Generally, people can find it difficult to combine / add together their total spend on anything, and more reliable information about ongoing behaviour is usually gathered by asking for information in smaller chunks. For this reason, we asked individually about engagement with each potential spend area, as follows:

After golfers had provided information on all the different areas of their golf spend, the survey then calculated their total spend and presented this back to them for confirmation or adjustment.

Green fees for 18 holes, 9 holes, compact / pitch and putt courses
Access and balls at a driving range
Access to indoor golf simulator facilities
Lessons with PGA Professionals or other coaches

Core areas

Spend on club membership fees (of any kind) over the last year

Membership

Hardware and balls
Golf shoes, clothing and accessories
Golf technology and trolleys
Golf breaks / holidays – domestic and international
Other general golf spend

Extra areas

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Definitions used in this study

The Core Golf Spend and Extra Golf Spend metrics both take several different elements of golf participation into account.

To ensure that a particular element is not over-inflated, these combined estimates are based on the sum of each individual element's average.

Averaging each individual element across the full golfer sample in each market means that those who had spent nothing on a particular element are taken into account.

Those who were unable to give a figure for how much they had spent on a particular element (either a 0 for no spend, or a figure for active spend) have not been included in that element's average calculation.

Core Golf Spend

Spend in the last 12-months on things that are needed to be able to play golf, focusing on having the **knowledge** of how to play (lessons and driving range access), and **access** to a course to play on.
This area includes: Green fees, access and balls at driving ranges, indoor golf simulator sessions and golf lesson fees.

Golf Club Membership Spend

The definition and range of memberships available in each country is very varied, so looking at the average spent across all golfers in each market over the last year allows for the differing top-level requirements to be accounted for.

Extra Golf Spend

Spend in the last 12-months on items that are used to play golf or costs to play golf outside of core elements and memberships. This includes: Golf hardware / equipment (drivers, irons, hybrids, wedges, woods, putters), balls, shoes, clothing, accessories (e.g. bags, gloves, tee markers), tech (e.g. launch monitor, DMD, shot tracker), powered or push trolley, golf breaks or holidays in your own country or another country.

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To be able to assess levels of spend on golf in each area, we have used two different types of averages:

OVERALL MEAN AVERAGE PER GOLFER

This is the total of the individual spend values given, divided by the number of golfers who were able to give an estimate (including those who had spent nothing).

This average represents the typical spend we would expect to see from any registered golfer in that particular market.

For example, if 1 in 100 golfers had spent money on an international golf holiday, and that 1 person had spent €1,000 on this, the overall mean average per golfer would be €10.

SPENDERS MEAN AVERAGE

This is the total of the individual spend values given, divided by the number of people who had actually spent something on it.

It does not represent the typical spend of every golfer, but if they have chosen to spend in a particular area, this average is the investment they are likely to have made.

For example, if 1 in 100 golfers had spent money on an international golf holiday, and that 1 person had spent €1,000 on this, the spenders mean average per golfer would be €1,000.



EUROPEAN OVERVIEW

EUROPEAN OVERVIEW

Key Market Metrics

Average Monthly Spend

Spend vs Disposable Income

Areas of golf spend

Core Golf Spend per Hour

Affordability

Cost as a Threat

Introductory Offers

AUSTRIA

132,263

Registered golfers (2025)

175

Golf courses (2024)

100%

Have a golf membership*

FRANCE

446,547

Registered golfers (2025)

734

Golf facilities in France

81%

Have a golf membership*

FINLAND

161,635

Registered golfers (2025)

161

Golf courses in Finland, open April – Oct.

99%

Have a golf membership*

GERMANY

695,617

Registered golfers (2025)

726

Golf courses (2024)

100%

Have a golf membership*

ICELAND

29,370

Registered golfers (2025)

65+

Golf courses nationwide; majority open to public play

98%

Have a golf membership*

PORTUGAL

18,499

Registered golfers (2025)

83

Golf courses (2024)

94%

Have a golf membership*

SWITZERLAND

108,543

Registered golfers (2025)

98

Golf courses (2025)

100%

Have a golf membership*

All metrics relate to adults unless otherwise stated. * Data from Affordability of Golf Study

EUROPEAN OVERVIEW

Key Market Metrics

Average Monthly Spend

Spend vs Disposable Income

Areas of golf spend

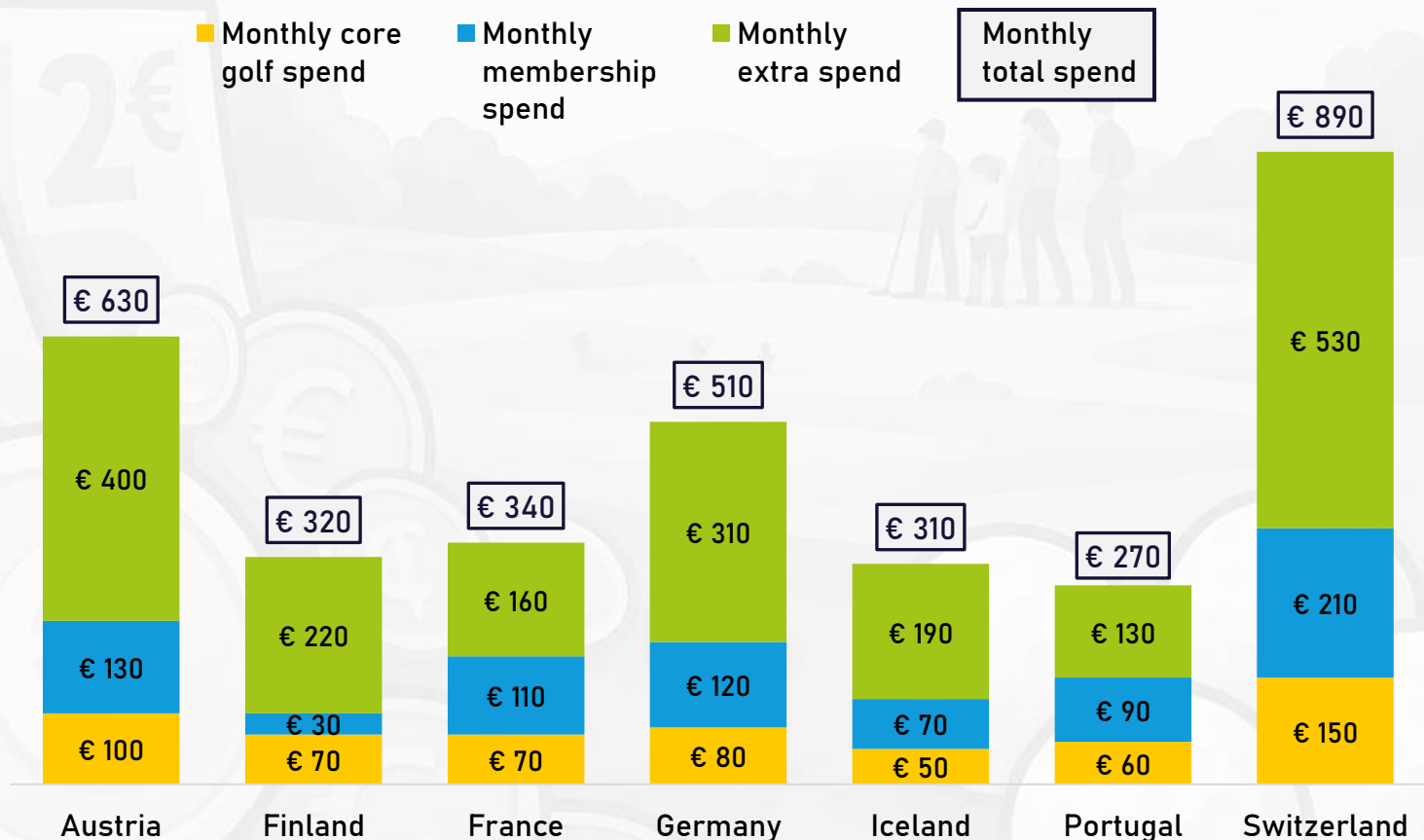
Core Golf Spend per Hour

Affordability

Cost as a Threat

Introductory Offers

Average monthly spend by market – per golfer



Non € currencies have been converted at a rate of: €1 : ISK 144.5, €1 : CHF 0.9, €1 : SEK 10.7

Looking at monthly spend across the participating markets, Switzerland, followed by Austria and Germany have the highest levels of spend per golfer in absolute terms.

Finland is a notable market in terms of membership spend – at €30 per golfer per month, this is substantially lower than all of the other markets.

Portugal overall shows the lowest total cost per golfer per month, at €270.

The notable levels of extra / discretionary spend in each market show that golfers do not just spend the bare minimum on the sport – instead choosing to engage more fully with other spend areas.

EUROPEAN OVERVIEW

Key Market Metrics

Average Monthly Spend

Spend vs Disposable Income

Areas of golf spend

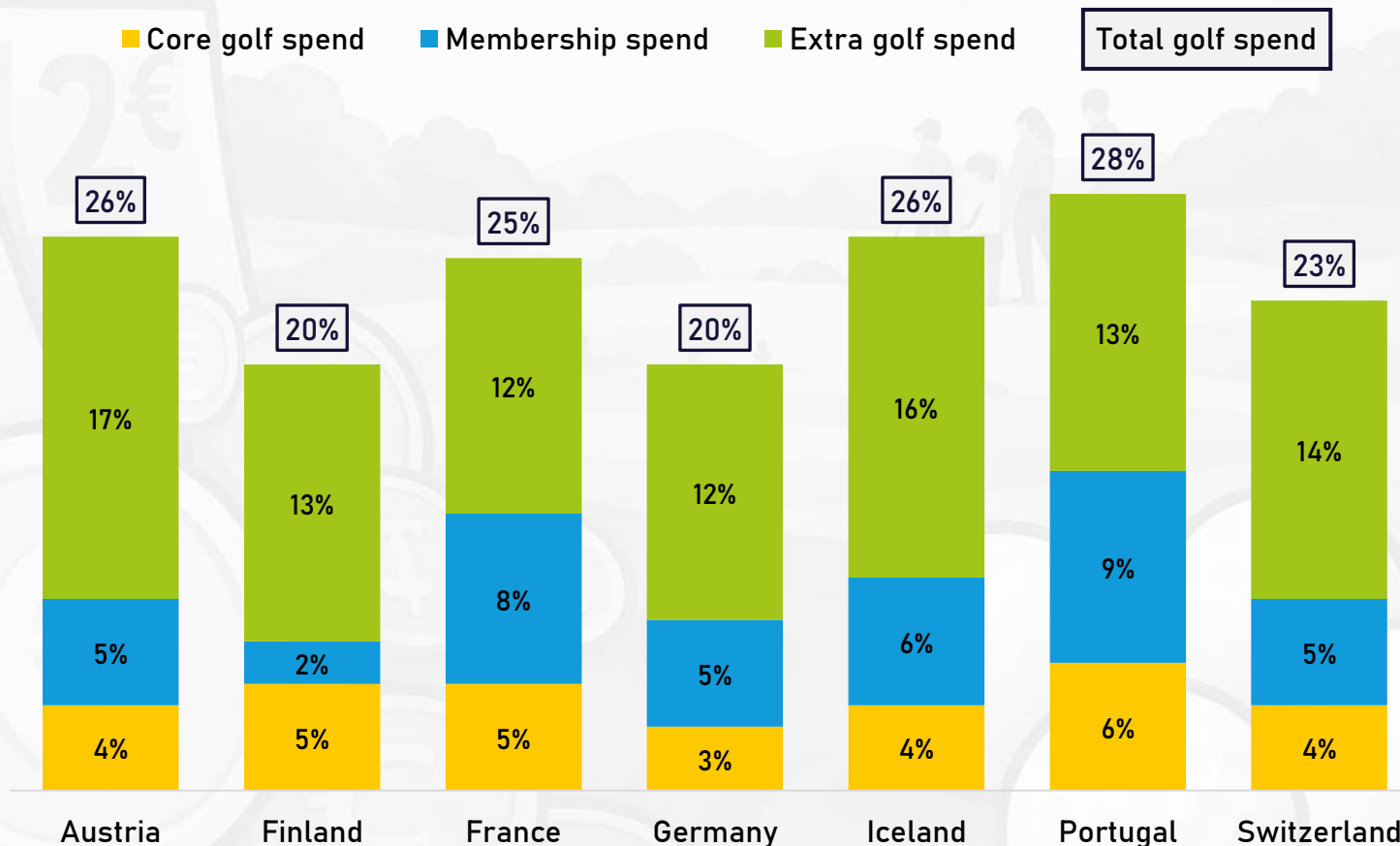
Core Golf Spend per Hour

Affordability

Cost as a Threat

Introductory Offers

Golf spend as a percentage of disposable income

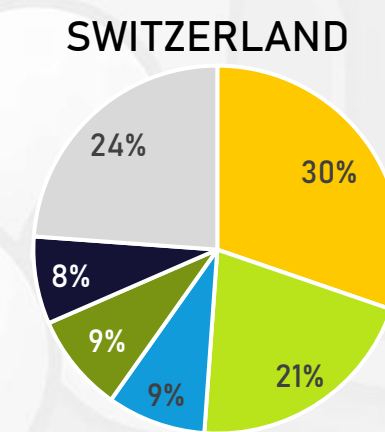
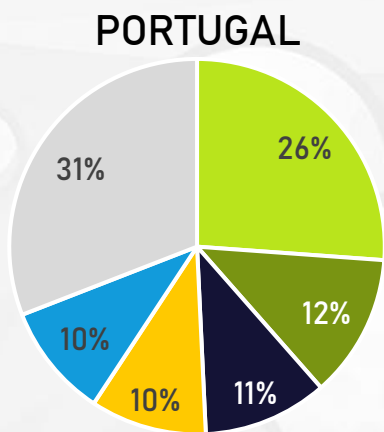
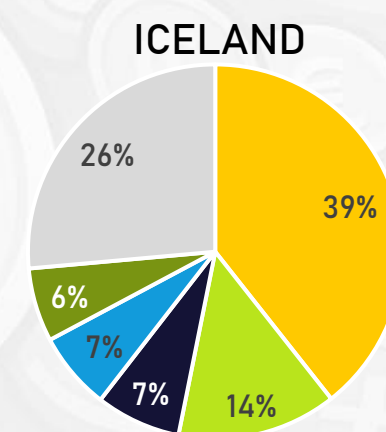
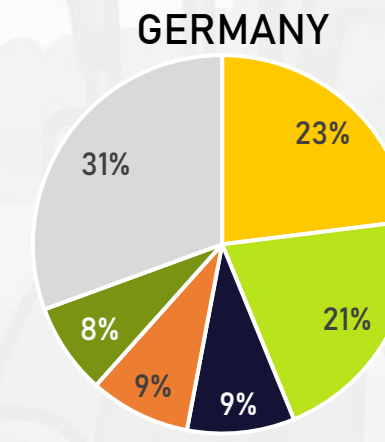
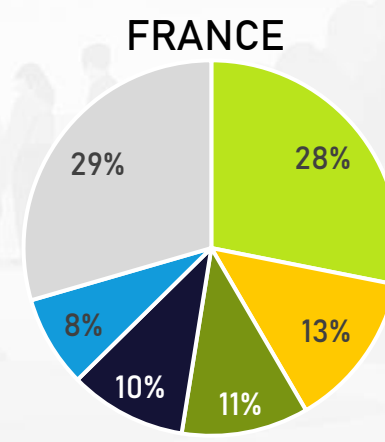
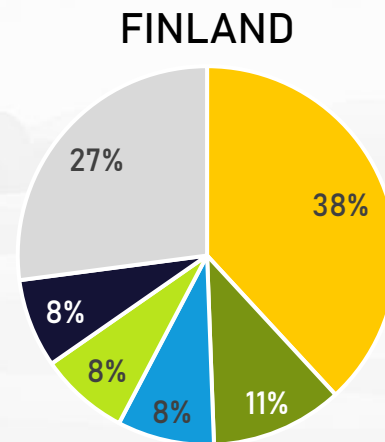
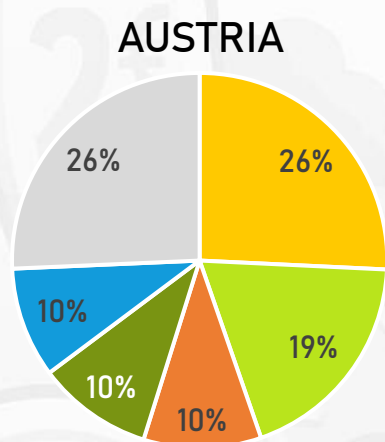
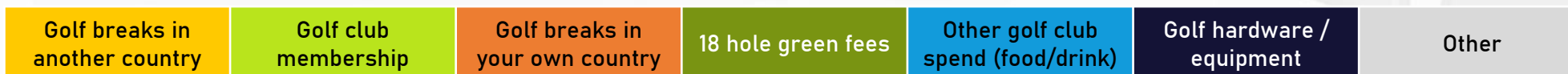


The absolute costs shown on the previous page are best viewed in light of golfers' own disposable income. This takes macro level factors such as varying tax commitments and general salary levels into account and can be seen here.

The proportion of disposable income spent on golf is between 20%-30% in all markets, but Switzerland and Germany (which were high in absolute terms) now appear much more affordable in relation to disposable income.

In all markets, the spend beyond core + membership is notable.

Of the total amount spent on golf, what are the top 5 areas of spend? Top 5 areas of spend are shown, other areas are grouped under 'other'



EUROPEAN OVERVIEW

Key Market Metrics

Average Monthly Spend

Spend vs Disposable Income

Areas of golf spend

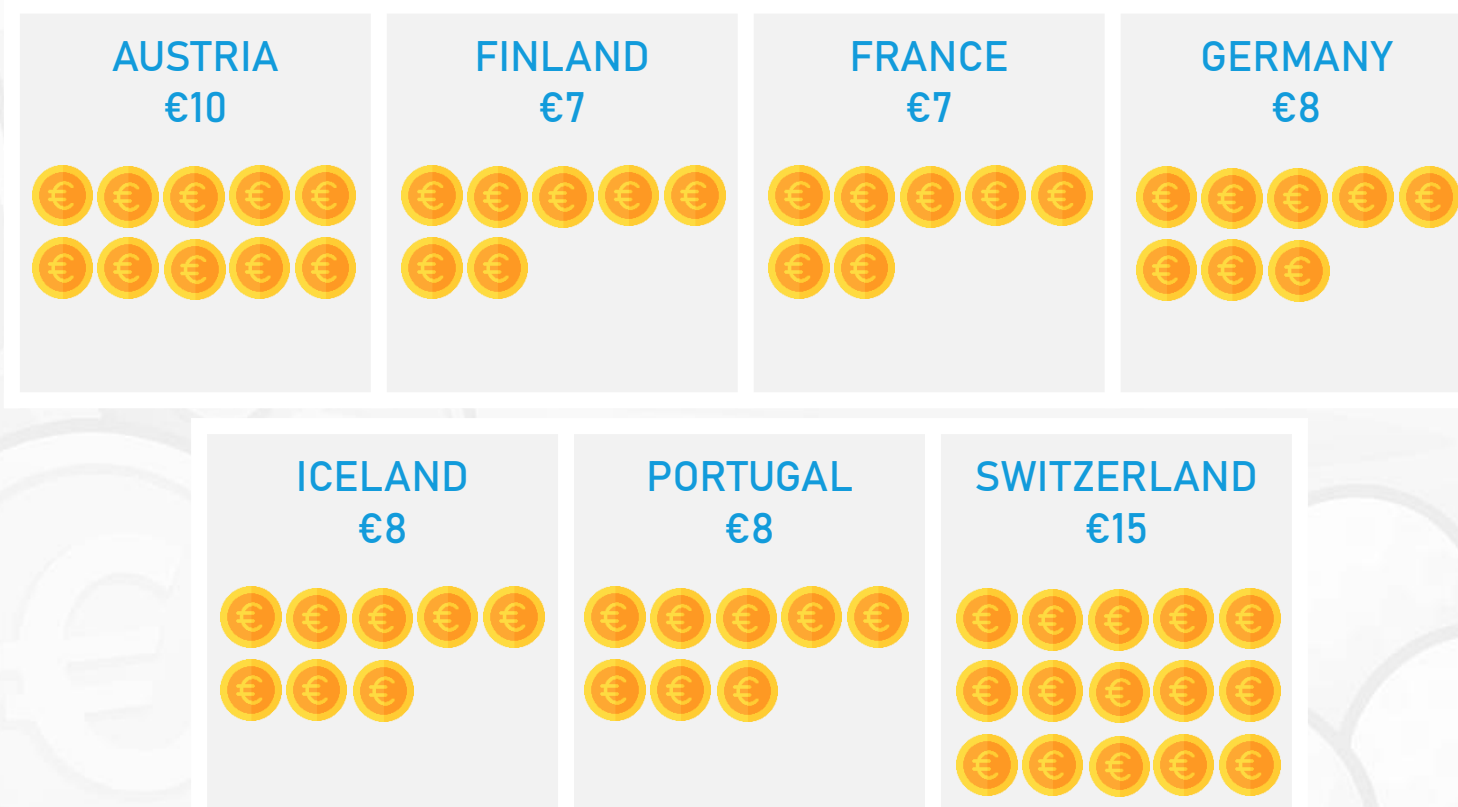
Core Golf Spend per Hour

Affordability

Cost as a Threat

Introductory Offers

Core golf spend per hour...



Non € currencies have been converted at a rate of: €1 : ISK 144.5, €1 : CHF 0.9, €1 : SEK 10.7

Looking at the core cost of golf per hour, many markets are similar and are around the €7-€10 level.

Switzerland again stands out as being more expensive in absolute terms, but across all markets the per-hour cost is similar to other activities such as an hour at a local museum, an hour at the cinema or an hour at the gym.

Each country report provides insightful detail which can be used to position the affordability of golf alongside typical leisure spend relevant to their country.

EUROPEAN OVERVIEW

Key Market Metrics

Average Monthly Spend

Spend vs Disposable Income

Areas of golf spend

Core Golf Spend per Hour

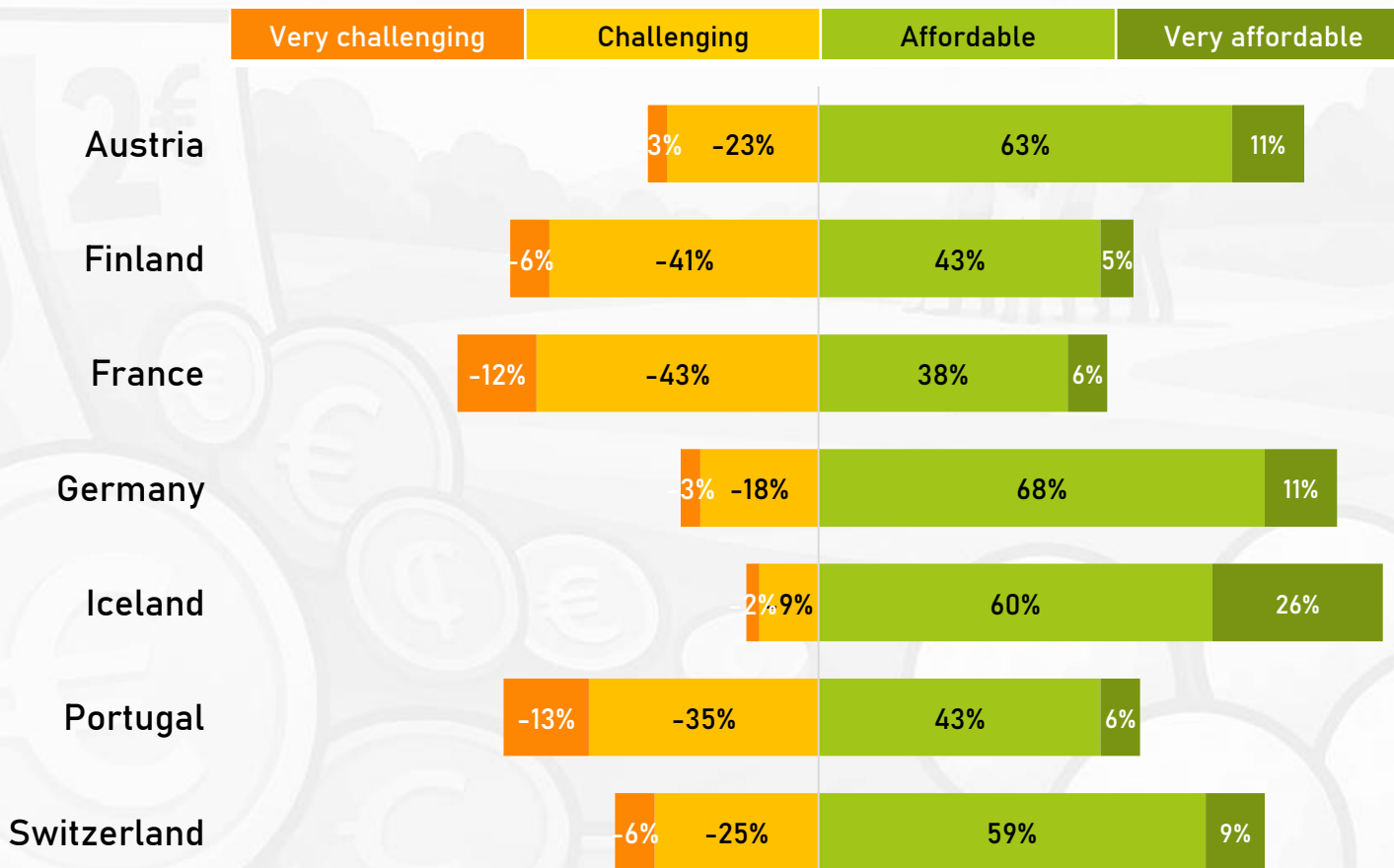
Affordability

Cost as a Threat

Introductory Offers

Affordability of golf

Thinking about your own personal circumstances, would you say that the money you spend on golf in total over the year is:



There is some variation in perceptions of golf's affordability.

Golfers in Iceland, Germany and Austria are most likely to say that the money they spent on golf in total over the last year was affordable or very affordable. In Iceland over a quarter described it as very affordable.

Golfers in France, Finland and Portugal are most likely to describe their spend as challenging.

EUROPEAN OVERVIEW

Key Market Metrics

Average Monthly Spend

Spend vs Disposable Income

Areas of golf spend

Core Golf Spend per Hour

Affordability

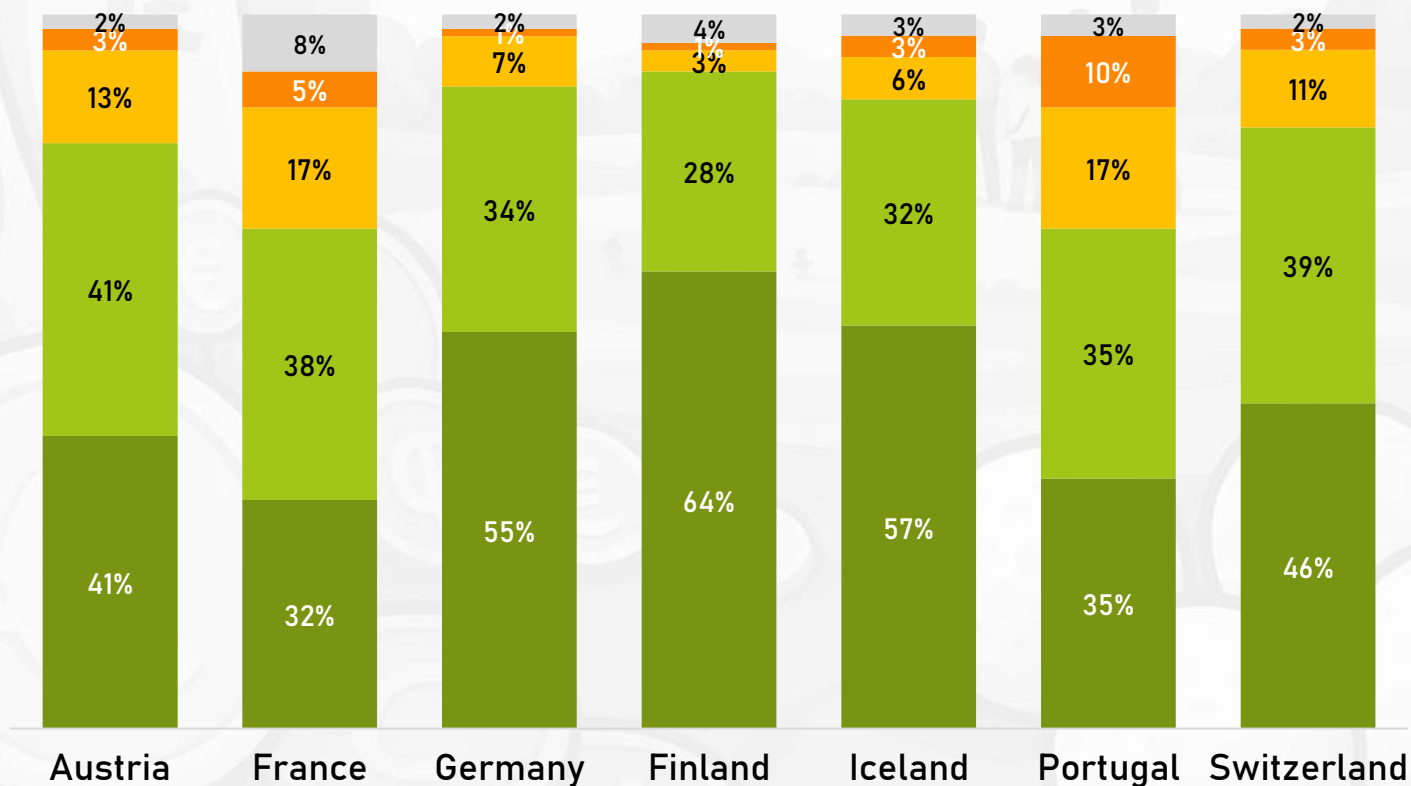
Cost as a Threat

Introductory Offers

Is cost a threat to play?

How likely is it that you will stop playing golf within the next three years, because of the cost of play?

■ Not at all likely ■ Not likely ■ Slightly likely ■ Very likely ■ Don't know



Reflecting perceptions of affordability, golfers in Portugal and France are most likely to say that they are likely or very likely to stop playing golf within the next three years because of the cost of play.

By contrast, golfers in Finland, Germany and Iceland are far more likely to stay — with the majority saying they are not at all likely to stop playing because of cost.

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Key Market Metrics

Average Monthly Spend

Spend vs Disposable Income

Areas of golf spend

Core Golf Spend per Hour

Affordability

Cost as a Threat

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Key Market Metrics

Average Monthly Spend

Spend vs Disposable Income

Areas of golf spend

Core Golf Spend per Hour

Affordability

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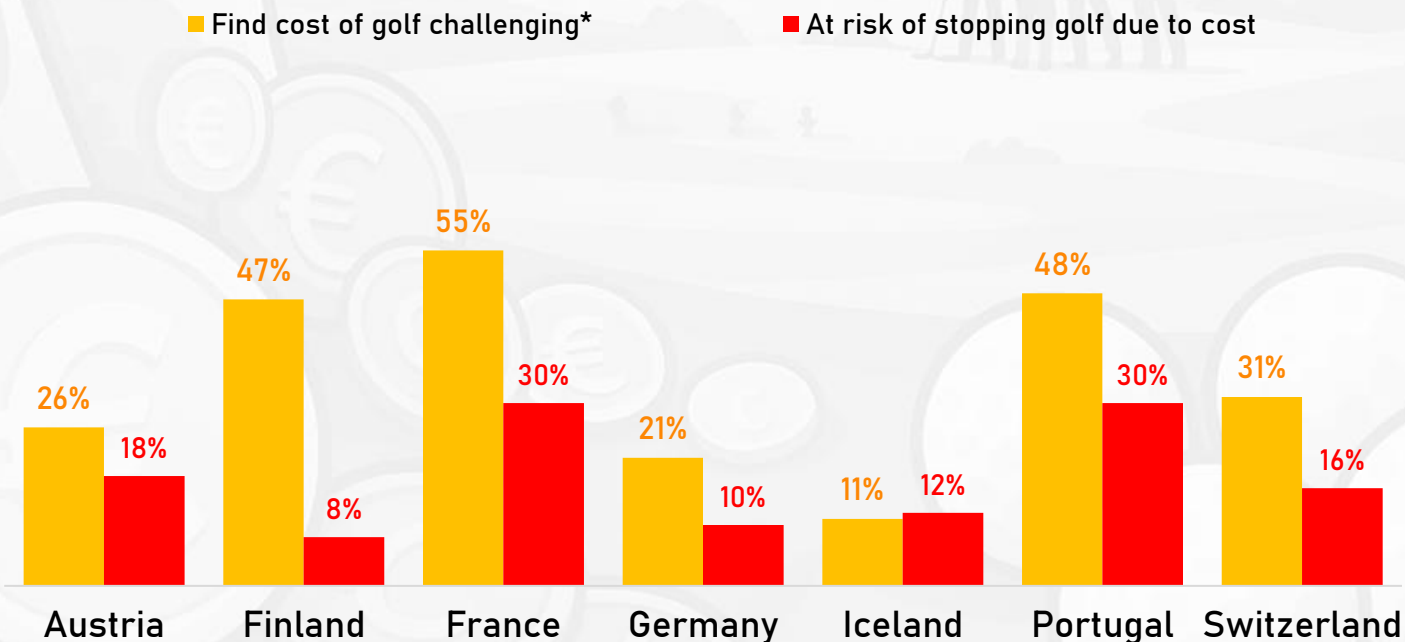
Affordability is a satisfaction issue, not a retention crisis

Q: How likely is it that you will stop playing golf within the next three years, because of the cost of play?

A: Slightly likely, Very likely, Don't know

Q: Thinking about your own personal circumstances, would you say that the money you spend on golf in total over the year is:?

A: Very challenging or Challenging



This chart compares, by market, the proportion of golfers who find the cost of golf challenging with the proportion who say they are likely to stop playing because of cost.

In most markets, cost concern outpaces churn risk — golfers feel financial pressure but remain committed to the game. This suggests affordability is a satisfaction issue rather than a retention crisis, with Iceland the notable outlier where the two measures are closely matched.

EUROPEAN OVERVIEW

Key Market Metrics

Average Monthly Spend

Spend vs Disposable Income

Areas of golf spend

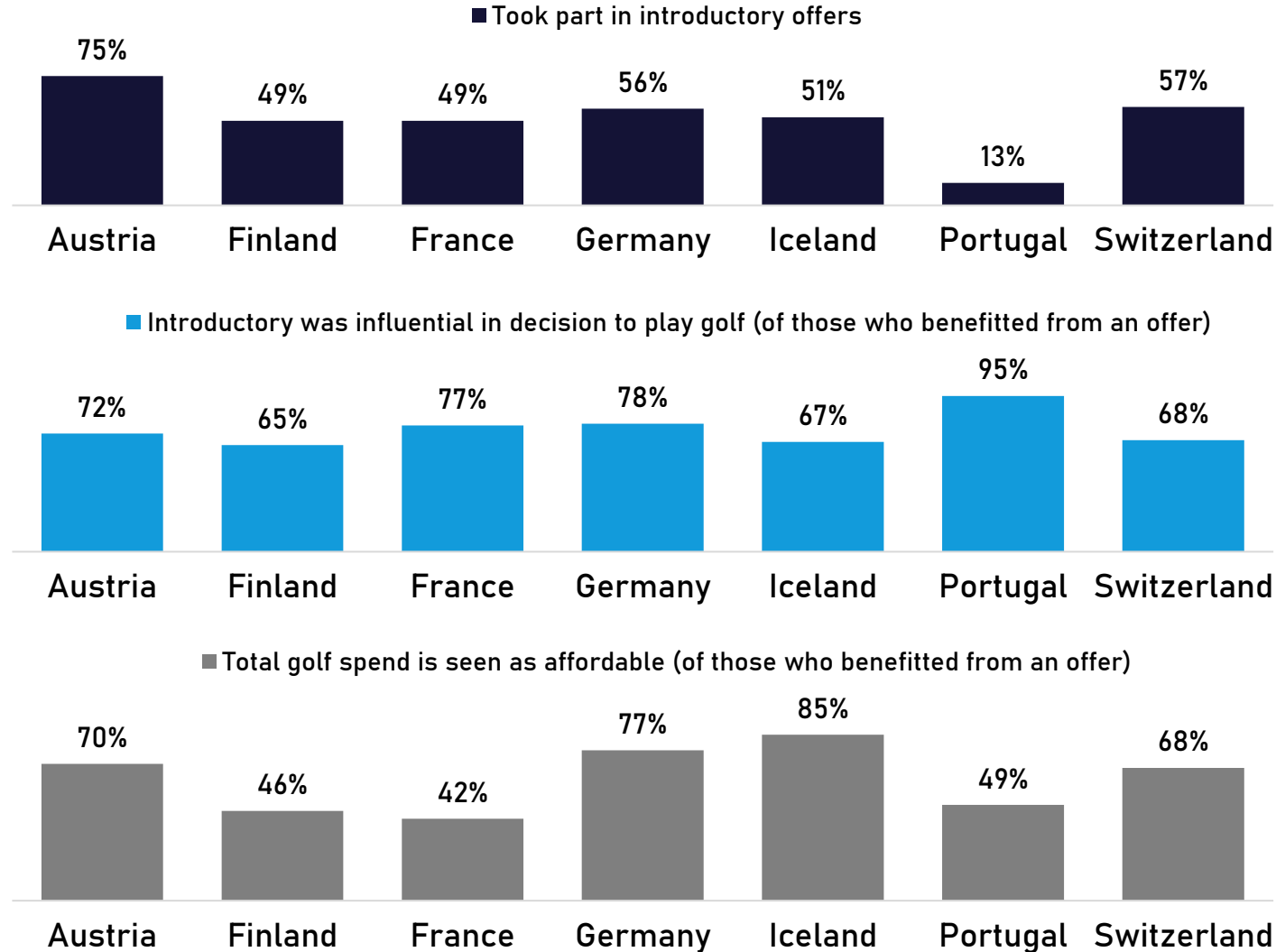
Core Golf Spend per Hour

Affordability

Cost as a Threat

Introductory Offers

What's the role of introductory offers?



Introductory offers are clearly very important in attracting new golfers through cost benefits.

In Portugal, the specific introductory offer '9 semanas e meia' has a lower take-up than offers in other markets, but its influence in encouraging golfers to try golf in the first place is almost universal.

In all countries, the availability of reduced cost options for people considering playing golf is hugely influential.

In Switzerland, Germany and Austria, golfers who benefitted from an introductory offer are most likely to say that their golf spend is affordable, in light of their personal circumstances.



FOCUS ON FINLAND

COUNTRY OVERVIEW

Key Factors

Current Market

Respondent Profile

Recommendations

GOLF LANDSCAPE

161,635

Registered golfers (2025)

161

Golf courses in Finland, open April – October.

99%

Have a golf membership*

TRAVEL FOR GOLFERS

20 km

Average distance from home to main golf venue for golfers*

30 mins

Average round trip time from home to main golf venue for golfers*

€5

Average cost for round trip from home to main golf venue*

€5 / €5

Average round trip cost for Urban / Rural golfers*

All metrics relate to adults unless otherwise stated. * Data from Affordability of Golf Study (n=883)

COUNTRY OVERVIEW

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CURRENT MARKET SITUATION

- Membership of a golf club is mandatory in Finland in order to play on most courses, although golfers are free to choose which club they join.
- Opportunities for pay-and-play or walk-up golf without accreditation are very limited, and are mainly restricted to a small number of par-3 courses and driving ranges.
- The Finnish golf season is strongly seasonal, with most courses closed between November and March due to winter conditions.
- Golf clubs commonly offer additional amenities alongside the course, including food and drink, pro shops selling equipment and accessories, and sauna facilities.
- Restaurants and shops are generally open to non-members, although it is relatively uncommon for non-golfers to visit golf facilities for social or leisure purposes.
- The number of golfers in Finland continues to increase year on year, with particularly strong growth among young men.
- Golf is increasingly perceived as an accessible sport, with traditional stereotypes around who 'the golfer' is becoming less pronounced.
- Participation requires payment of a club membership fee, which always includes insurance and national affiliation to the Finnish Golf Union. All golf clubs in Finland are members of the Finnish Golf Union, which maintains the national handicap system.
- Golfers have the choice of a lower annual membership fee and then paying green fees in addition, or a higher membership fee including playing rights at their home club. Because of this, the line between the core and membership spend will be blurred for many golfers.

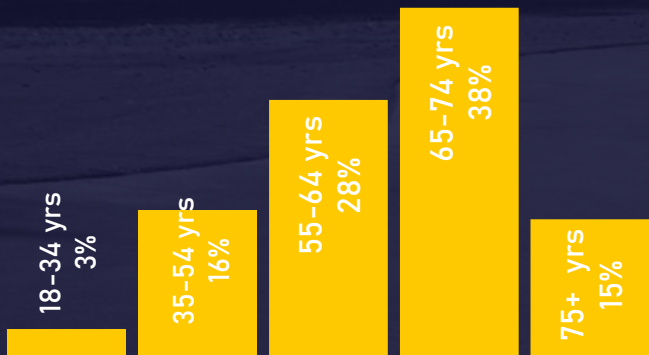
PARTICIPATION INITIATIVES AND BEGINNER PATHWAYS

- Finland has centralised, Federation-supported participation initiatives, with a strong focus on juniors and women.
- These programmes are usually delivered by individual golf clubs, using national Federation campaigns and development models.
- Gender-based introduction programmes, particularly aimed at increasing female participation, are well established.
- Beginner and introductory programmes are often free of charge, lowering the barrier to entry for new players.
- In addition to national initiatives, most golf clubs run their own beginner programmes, which are very common across the country.
- Club-led programmes vary by location and club size, but typically include coaching, structured introductions to the sport, and supported entry into membership.
- Federation-led initiatives are considered important contributors to participation growth, though not the sole driver.
- Compared with other sports such as ice hockey or horse riding, golf is regarded as relatively affordable for juniors, supporting youth participation.

RESPONDENT PROFILE

883
Responses

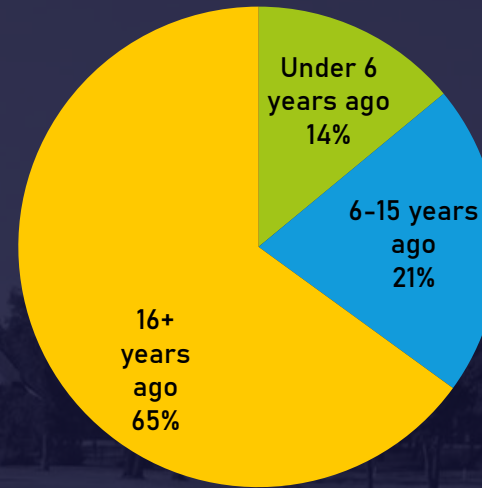
0.5%
Of registered golfers in the sample (average in the project is 2.1%)



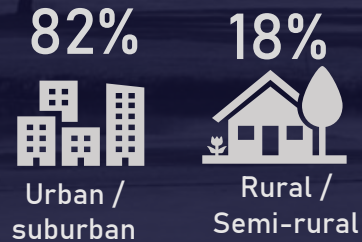
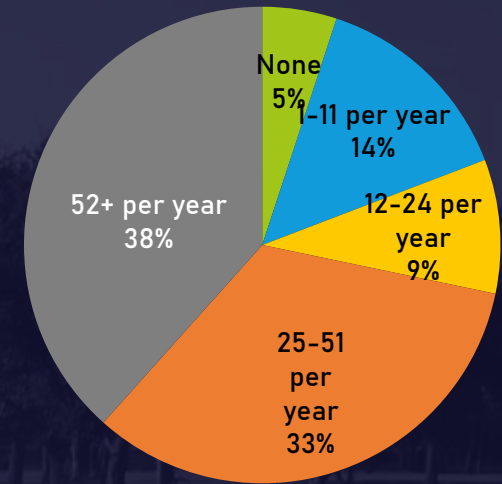
What is your Handicap?



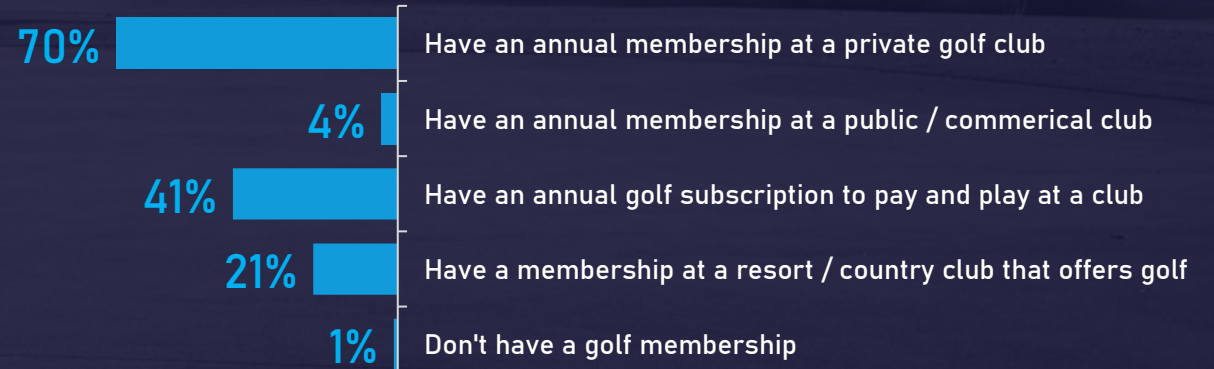
When did you first start playing golf?



How often have you played 18 holes in the last 12-months?



Uusimaa	51%
Lounais-Suomi	11%
Keski-Suomi	7%
Itä-Suomi	11%
Pohjanmaa	6%
Pohjois-Suomi	5%
Elsewhere	9%



COUNTRY
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ADDRESSING THE AFFORDABILITY PERCEPTION GAP

Finnish golf faces a potential disconnect between retention and perceived affordability. While only 4% of golfers are likely to stop playing due to cost, 47% find their spending challenging or very challenging. This perception gap could create a problem: golfers struggle to understand where their money actually goes, making it difficult to address affordability concerns or help potential golfers understand realistic participation costs.

The data reveals golfers may not understand their own spending patterns. Mandatory membership represents only 8% of total annual spend (€340), yet it's the most visible cost. Meanwhile, international golf holidays account for 38% of total spend (€1704 average) and overall, 68% of golf spending is discretionary. Finland's short playing season (April-October) drives international travel spend during the 5-month winter closure, potentially fuelling affordability concerns without golfers recognising this spending is a climate-driven choice, not a sport requirement.

ACTIONS TO CONSIDER

1. EDUCATE GOLFERS ON CORE VS DISCRETIONARY SPENDING

- Create federation-endorsed communications distinguishing core costs (€340 membership + €870 core = €1,210 annually) from total golf spend (€3,780 including discretionary travel, equipment, hospitality)
- Show golfers their spending patterns: 68% of total spend is a choice, not a requirement to play the sport of golf
- Help current and potential golfers understand that international travel (38% of total spend) and equipment purchases are personal choices driven by individual preferences and Finland's climate, not participation basics.

2. REPOSITION MEMBERSHIP COST IN CONTEXT OF LEISURE SPENDING

- Frame the core+membership spend of €1,210 as €100 per months (over 12 months) or €175 per month during the 7-month playing season
- Position monthly against comparable leisure activities: costs similar to a ticket for a live music event in your nearest town (€74) and is comparable to a restaurant meal for 2 people (€100).
- Communicate the hourly value: at €7/hour for core golf spend, it sits between gym (€6/hour) and museum entry (€9/hour) as a mid-range active leisure pursuit.

COUNTRY OVERVIEW

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MANAGING NEW GOLFER EQUIPMENT AND SPENDING GROWTH

New golfers (started within 6 years) spent €600 on equipment in the last year compared to €300 for experienced golfers (more than 6 years). With 91% of all golfers buying their most recent clubs as new, equipment represents a significant discretionary cost early in the golf journey. Additionally, 65% of newer golfers spent more in 2025 than 2024, suggesting new participants may face financial pressure during their early years.

Actions to Consider:

- Promote certified pre-owned equipment schemes and partnerships with retailers to normalise lower-cost entry pathways for newer golfers
- Provide structured equipment guidance helping golfers avoid over-specification and premium purchases during their first years
- Support club-based equipment trial, loan, or leasing programmes to reduce upfront investment barriers.

SUPPORTING THE TRANSITION FROM FREE BEGINNER PROGRAMMES

Finland offers free beginner programmes, particularly for juniors and women, with 49% of current golfers having benefited from such offers. While 65% said these offers were important in their decision to try golf, 51% of them said the money they spent on golf in total over the year was challenging / very challenging. This suggests the transition from free entry to full participation may create cost pressure.

Actions to Consider:

- Encourage clubs to create graduate-specific engagement initiatives that provide extended financial support
- Develop phased pricing frameworks to smoothen the transition into full membership for new members, for example over a 2–3 year period
- Communicate realistic cost expectations during free programmes so participants understand the transition pathway.

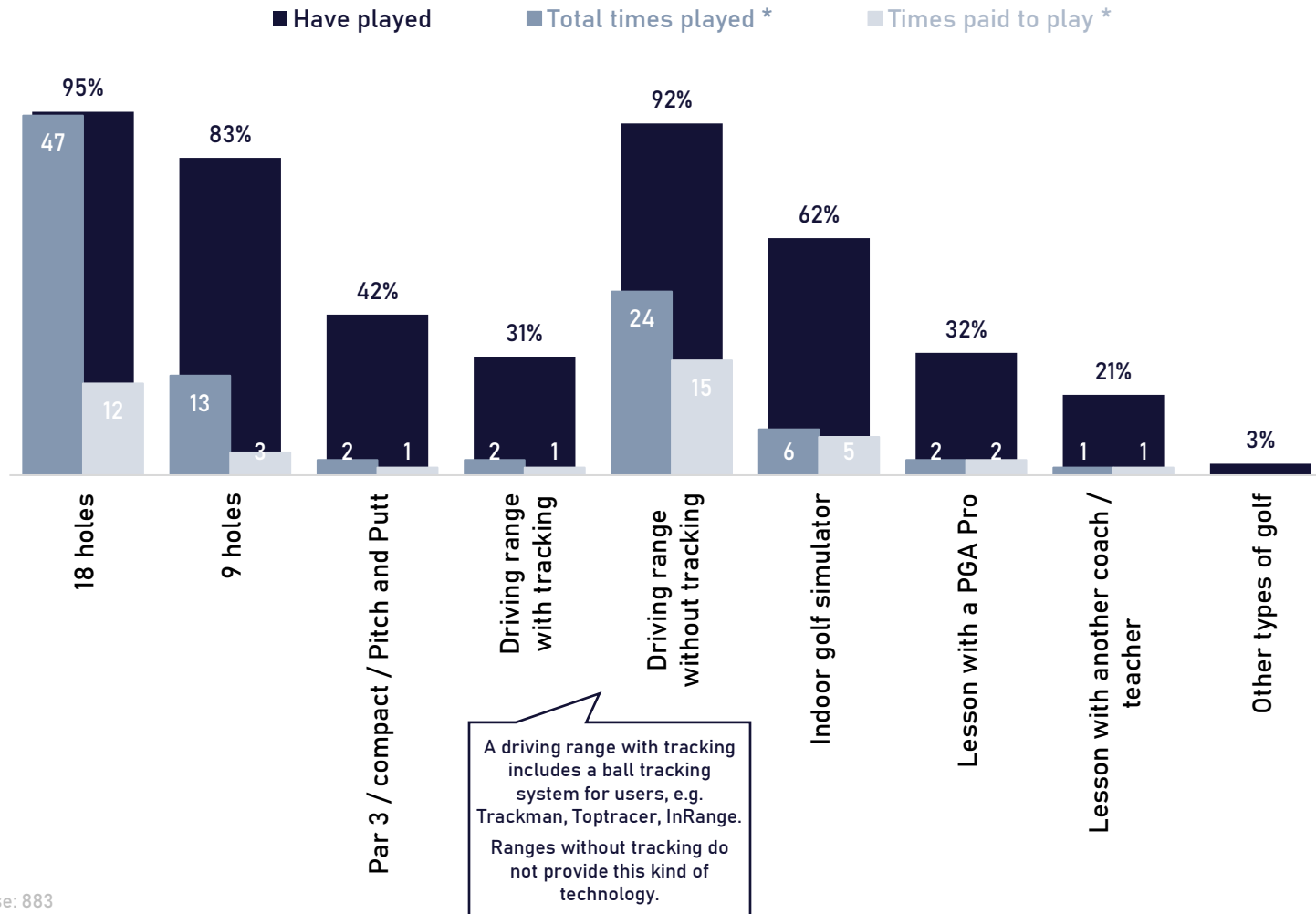
LEVERAGING INDOOR GOLF TO RESHAPE AFFORDABILITY PERCEPTIONS

With 62% of golfers using indoor simulators, indoor golf already extends participation beyond the outdoor season. This presents an opportunity to reframe year-round engagement as accessible without the €1,704 average cost of international golf travel.

Actions to Consider:

- Position indoor access as a cost-effective alternative to international winter travel
- Promote bundled indoor/outdoor membership models communicating year-round value
- Highlight indoor golf as flexible participation without mandatory membership requirements.

Engagement across the different formats of golf in the last 12-months



Base: 883
 * Overall Mean Average per golfer
 Figures rounded to nearest whole number. Where chart shows 0, this represents <0.5 occasions per golfer.

The majority of golfers have played 18 holes, the driving range without tracking and 9 holes in the last 12 months.

The most popular type of golf people played was 18 holes, with an average of 47 rounds per year. Driving range without tracking was the next most common type of play, with 24 occurrences in a year.

Across all types of golf, the majority did not pay to play, suggesting that many activities are included in a membership or subscription.

AFFORDABILITY OF GOLF

Golf Engagement

Core Golf Spend

Membership Spend

Extra Golf Spend

Total Golf Spend

Golf Spend in Context

Future Direction

Engagement variations for different types of golfers

Newer golfers commonly play 9 and 18 holes

9 in 10

The majority of golfers who started playing less than 6 years ago have played 9 holes (90%) and 18 holes (91%), whereas experienced golfers (started 16+ years ago) have more commonly played 18 holes than 9 holes (97% and 81%, respectively).

Lessons with professionals are popular among women and avid golfers

4 in 10

40% of women and 38% of golfers who have played 18 holes 52+ times per year have had a lesson with a PGA Pro in the last 12 months, vs an average of 32%.

Indoor simulators play a notable role in overall participation

62%

Of golfers have played on an indoor golf simulator in the last 12 months. It was more popular with younger golfers (79% of 35-54yr olds vs 49% 75+ yr olds).

Almost half of newer golfers are seeking tuition with PGA Pros and other teachers/coaches

4 in 10

Among golfers who started playing in the last 6 years, 39% have had a lesson with a Pro and 41% with another teacher/coach, compared to the average for all golfers of 32% and 21%, respectively.

Base: 883

AFFORDABILITY OF GOLF

Golf Engagement

Core Golf Spend

Membership Spend

Extra Golf Spend

Total Golf Spend

Golf Spend in Context

Future Direction

How much does it cost to play each type of golf?

Spend per visit for each core golf element for those who paid to play

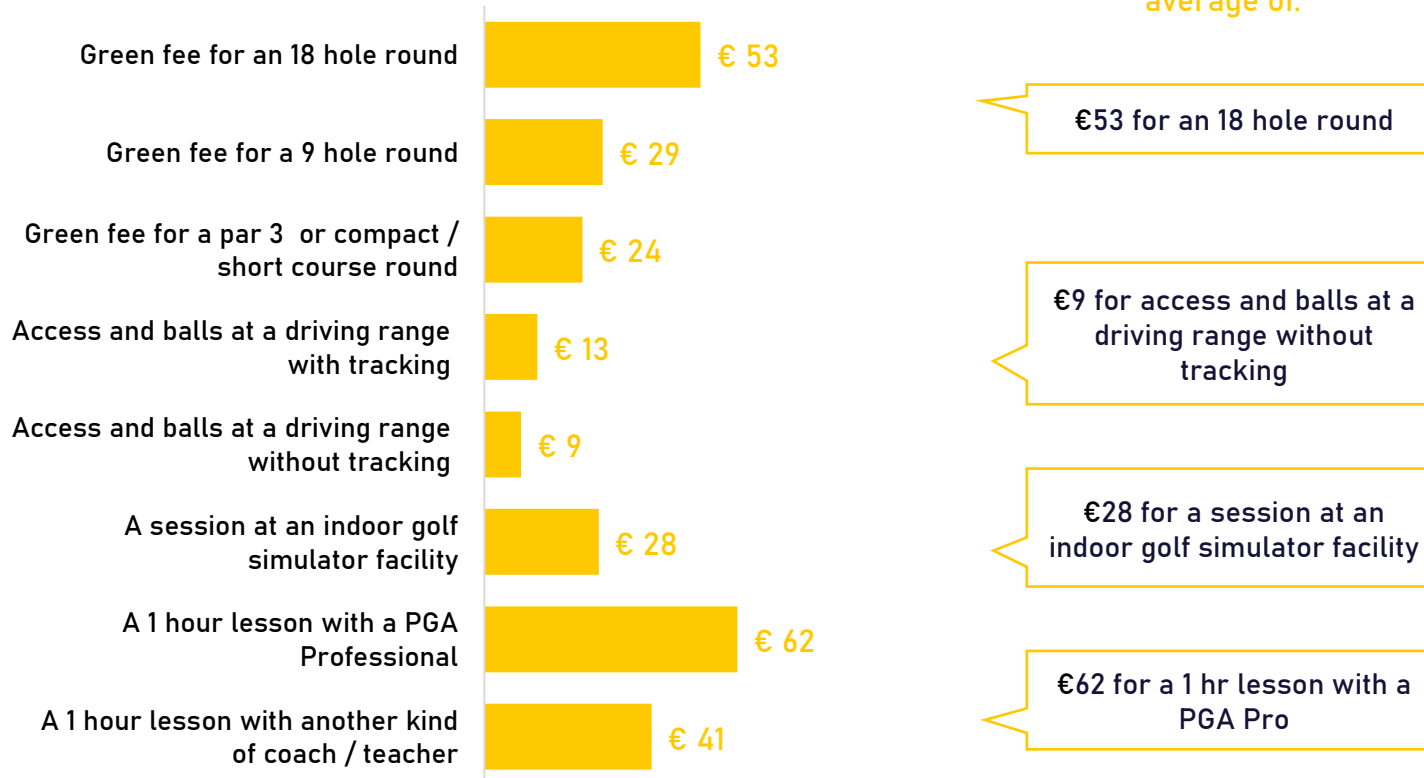


Chart shows *Spenders Mean Average* for each core golf spend element

Base: 868

Note: This chart shows the typical spend per occasion in the last 12 months for each type of play – for those who have paid to take part in each of them.

AFFORDABILITY OF GOLF

Golf Engagement

Core Golf Spend

Membership Spend

Extra Golf Spend

Total Golf Spend

Golf Spend in Context

Future Direction

What's the average spend on each type - across all golfers?

Spend per visit for each core golf element across all golfers

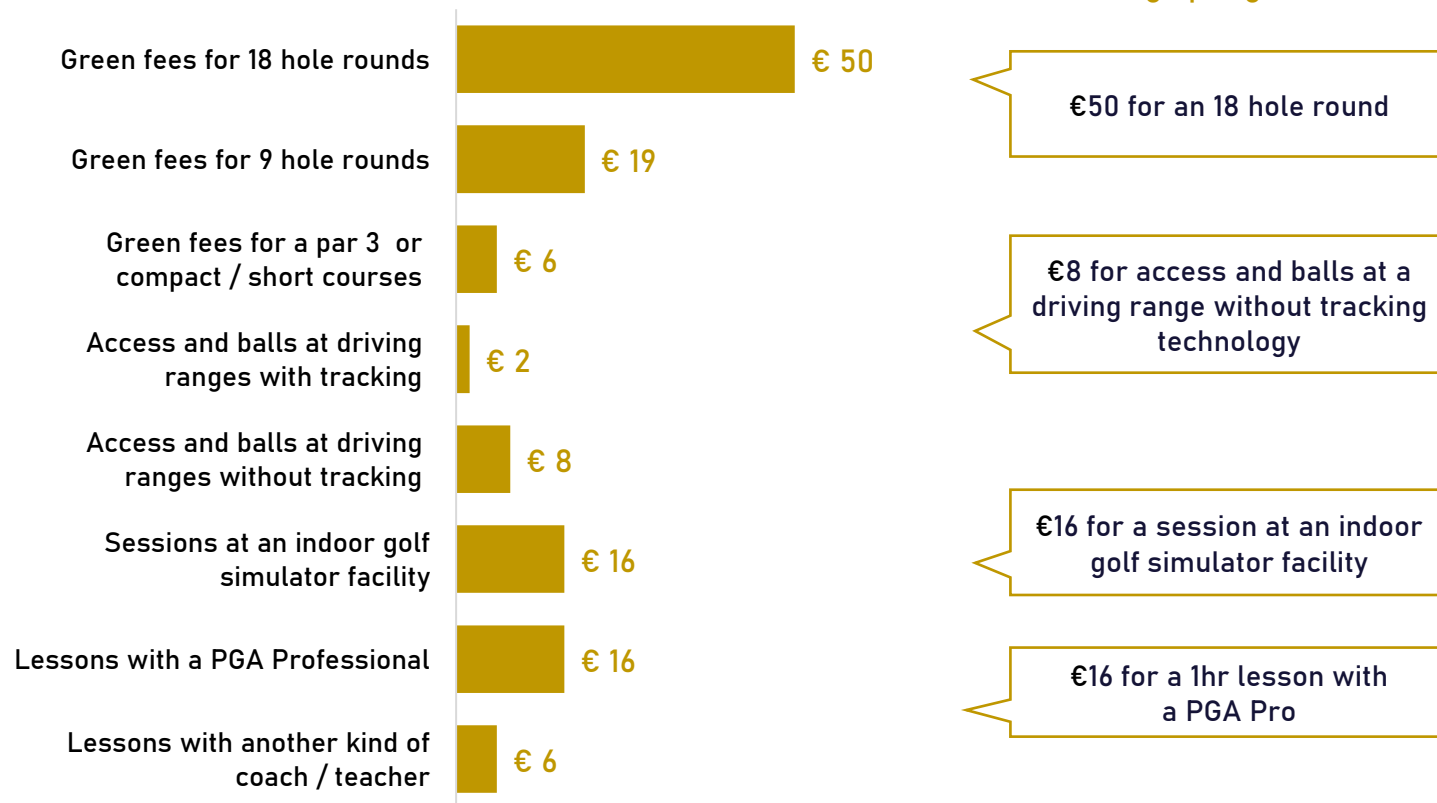


Chart shows Overall Mean Average per Golfer for each core golf spend element

Base: 868

Note: This chart shows the average spend over the last 12 months per golfer across all respondents in the study for each type of play.

The average amount spent is brought down if a small % of respondents took part in an activity. For example, as only 32% of golfers have had a lesson with a PGA Pro, the average spend across all golfers for this is lower than the cost of a lesson with a PGA Pro.

AFFORDABILITY OF GOLF

Golf Engagement

Core Golf Spend

Membership Spend

Extra Golf Spend

Total Golf Spend

Golf Spend in Context

Future Direction

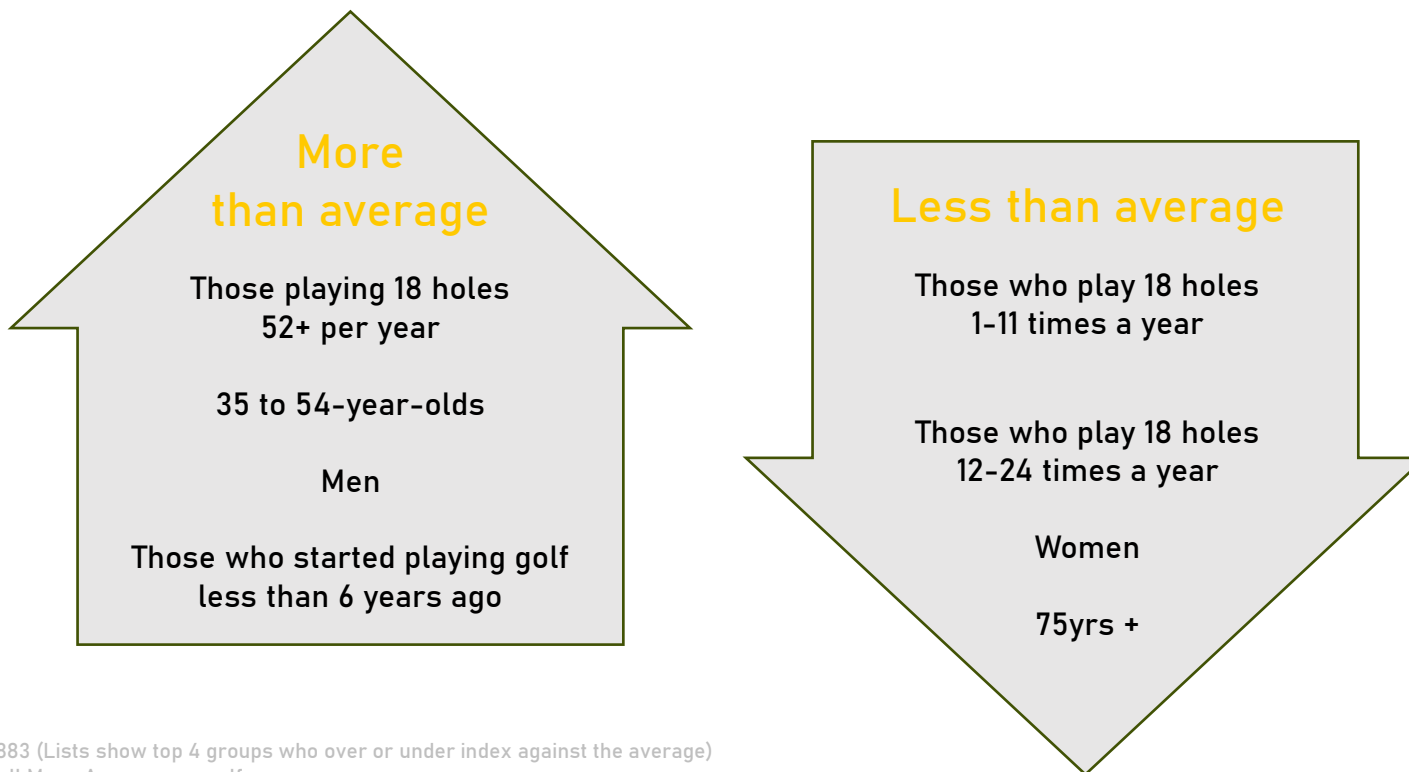
Average* annual core golf spend
€870

This is the average spend multiplied by the average number of paid play occasions in the last year, across all golfers.

AFFORDABILITY OF GOLF

- Golf Engagement
- Core Golf Spend
- Membership Spend
- Extra Golf Spend
- Total Golf Spend
- Golf Spend in Context
- Future Direction

Who is spending more or less than the average?



Logically, the more often golfers play 18 holes, the higher their average spend on core golf. Those who play less frequently are likely to spend less than average on core golf elements.

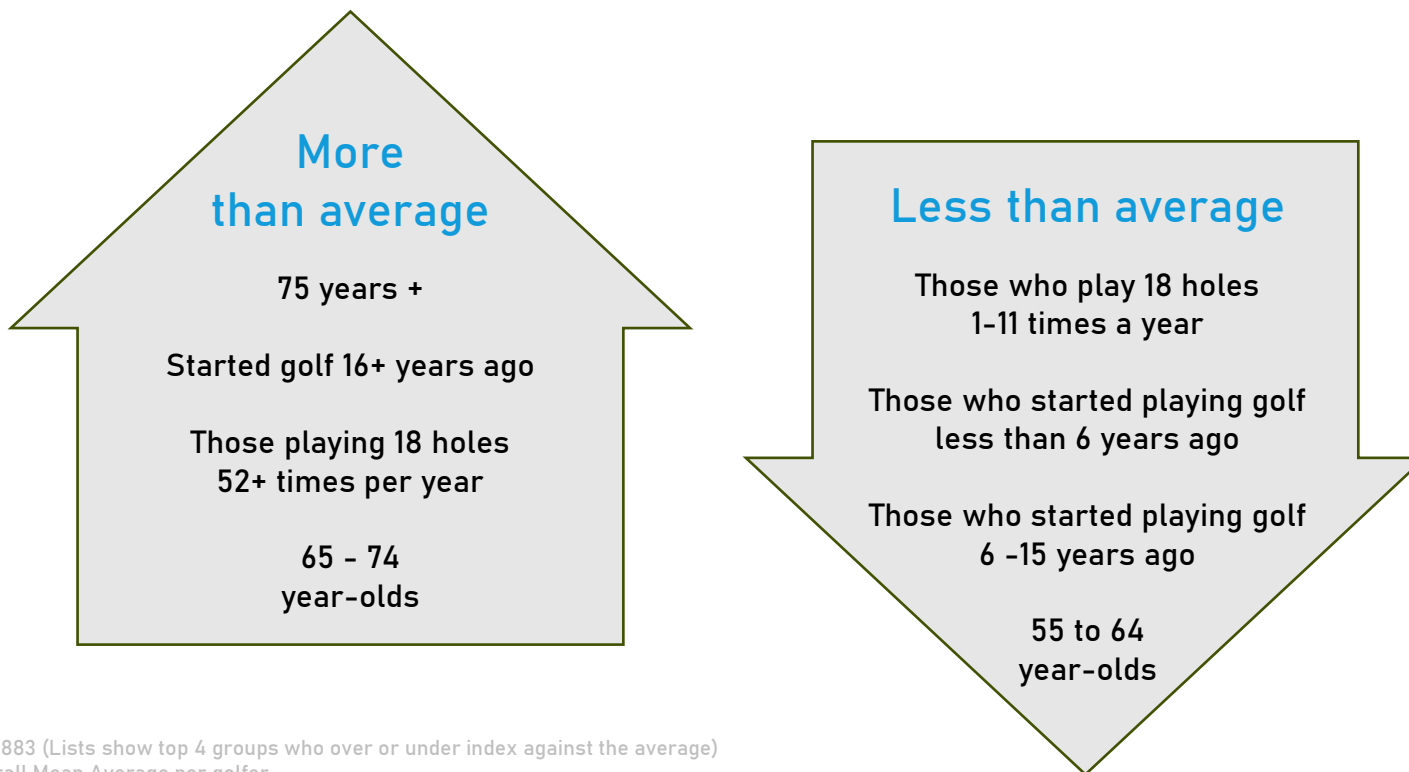
Those who are aged 35 to 54yrs have the highest average core golf spend, while those aged 75+ are most likely to spend less than average – reflecting the working status of these two groups.

Base: 883 (Lists show top 4 groups who over or under index against the average)
 * Overall Mean Average per golfer
 Figures rounded to the nearest 10.

Average* annual golf membership spend
€340

This is the annual membership spend across all golfers, not just those who have paid for membership.

Who is spending more or less than the average?



Those who play more 18 hole rounds spend more on golf memberships. If they play more than 25 times, they spend more; if they play less than 25 times, they spend less.

Those aged 65 years + spend more than average, whereas those aged 55-64 years are more price-sensitive and spend less than average on golf memberships.

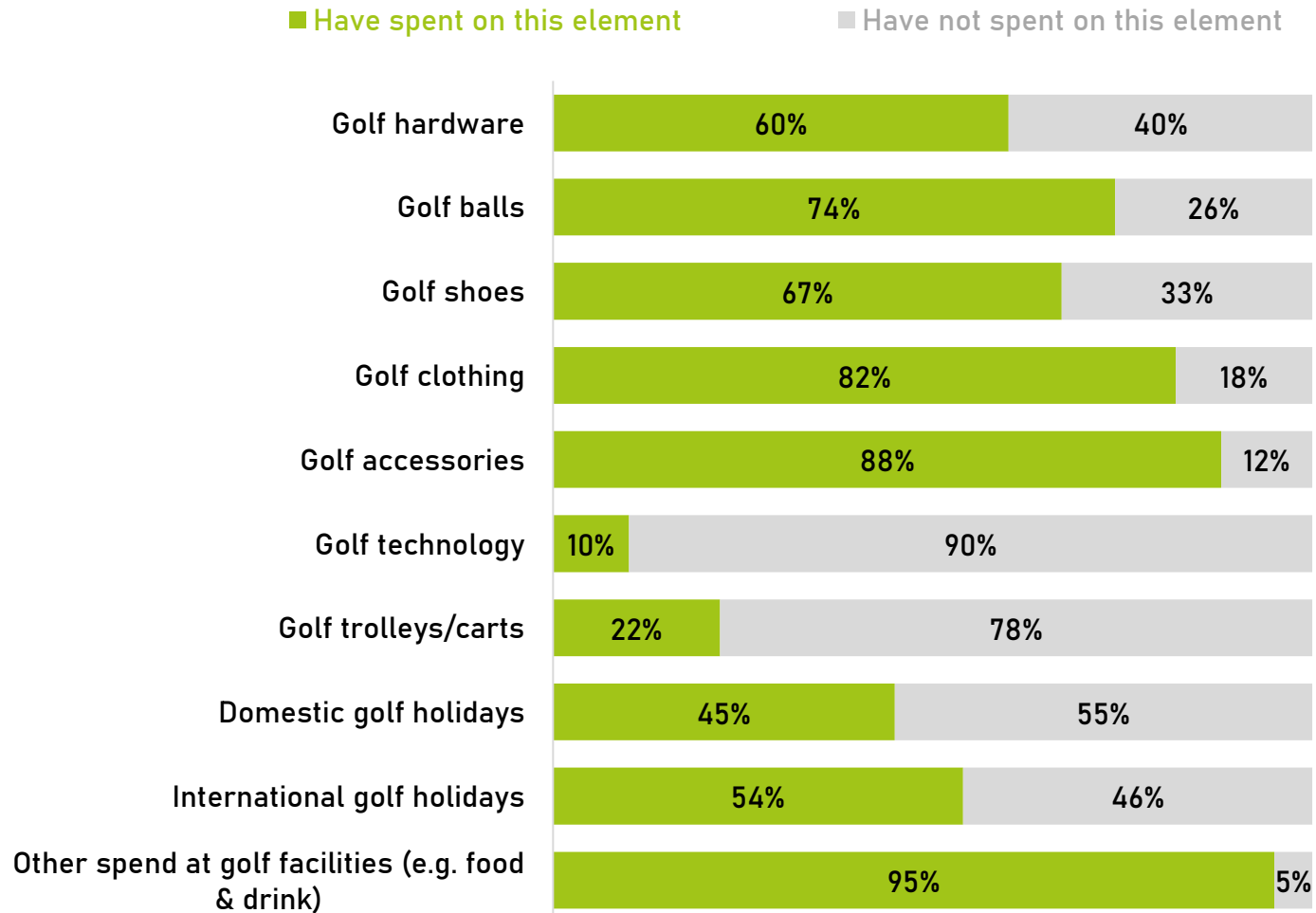
Newer golfers are spending less on golf club membership than experienced golfers.

Base: 883 (Lists show top 4 groups who over or under index against the average)
 * Overall Mean Average per golfer
 Figures rounded to the nearest 10.

AFFORDABILITY OF GOLF

- Golf Engagement
- Core Golf Spend
- Membership Spend
- Extra Golf Spend
- Total Golf Spend
- Golf Spend in Context
- Future Direction

What proportion of golfers have incurred extra spend in the last 12 months?



Base: 790

In terms of specific additional expenditure, golfers are most likely to have invested in golf accessories, clothing, and balls in the last year, with more than 70% buying each of these.

60% had bought some kind of golf hardware. The cycle with hardware is slightly different as most clubs last several years before requiring replacement, but the survey will have taken this into account because golfers who were not in a 'replacement year' were also included.

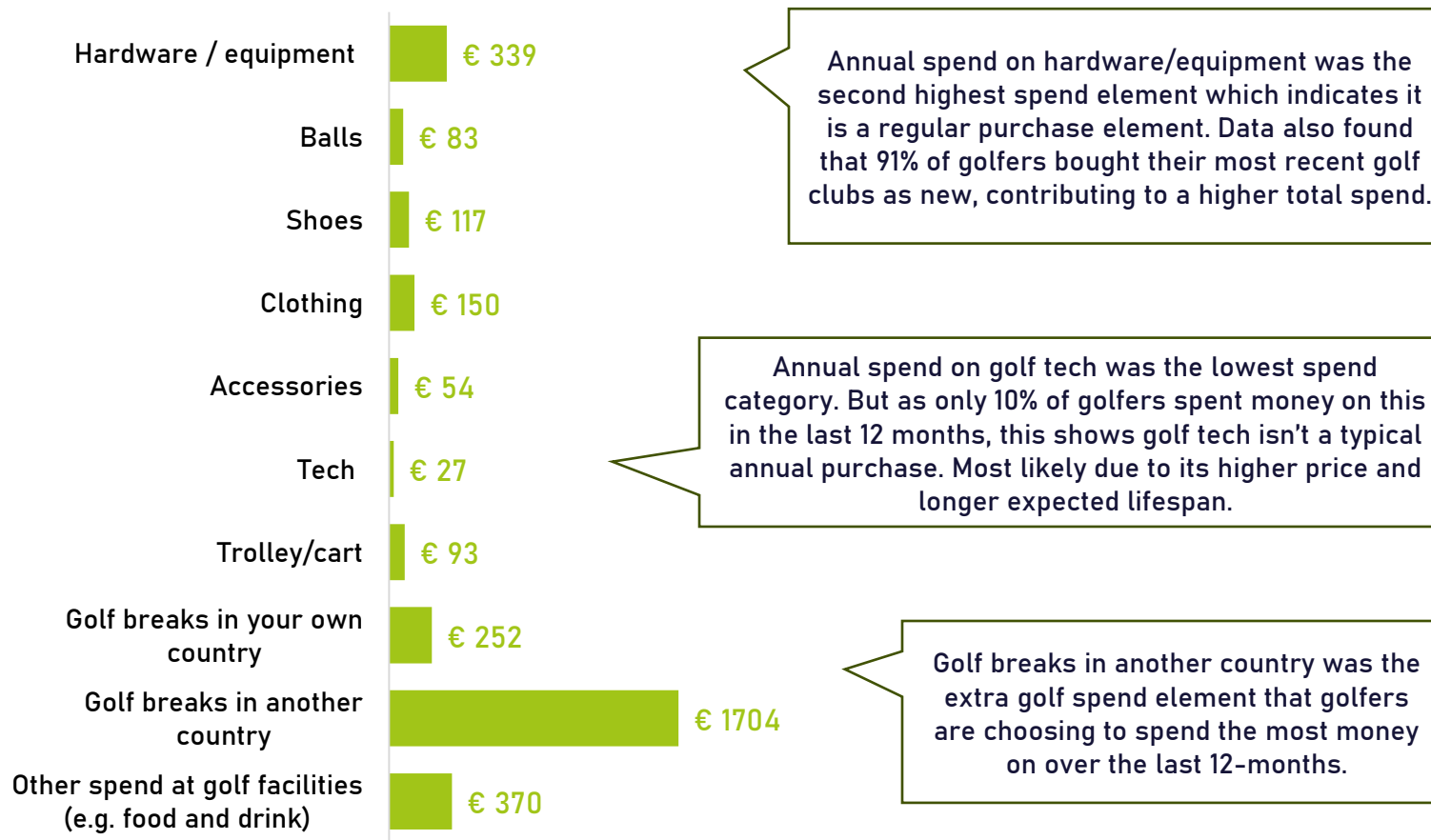
Almost all golfers also spent at their golf facility e.g. on food and drinks and more than half spent money on international golf holidays.

AFFORDABILITY OF GOLF

- Golf Engagement
- Core Golf Spend
- Membership Spend
- Extra Golf Spend**
- Total Golf Spend
- Golf Spend in Context
- Future Direction

How much are golfers spending on extra golf elements?

Average total amount spent on each extra golf element in the last 12 months



Base:761

91%

Of golfers bought their most recent clubs as new

23%

Of golfers bought their most recent clubs as pre-owned

AFFORDABILITY OF GOLF

Golf Engagement

Core Golf Spend

Membership Spend

Extra Golf Spend

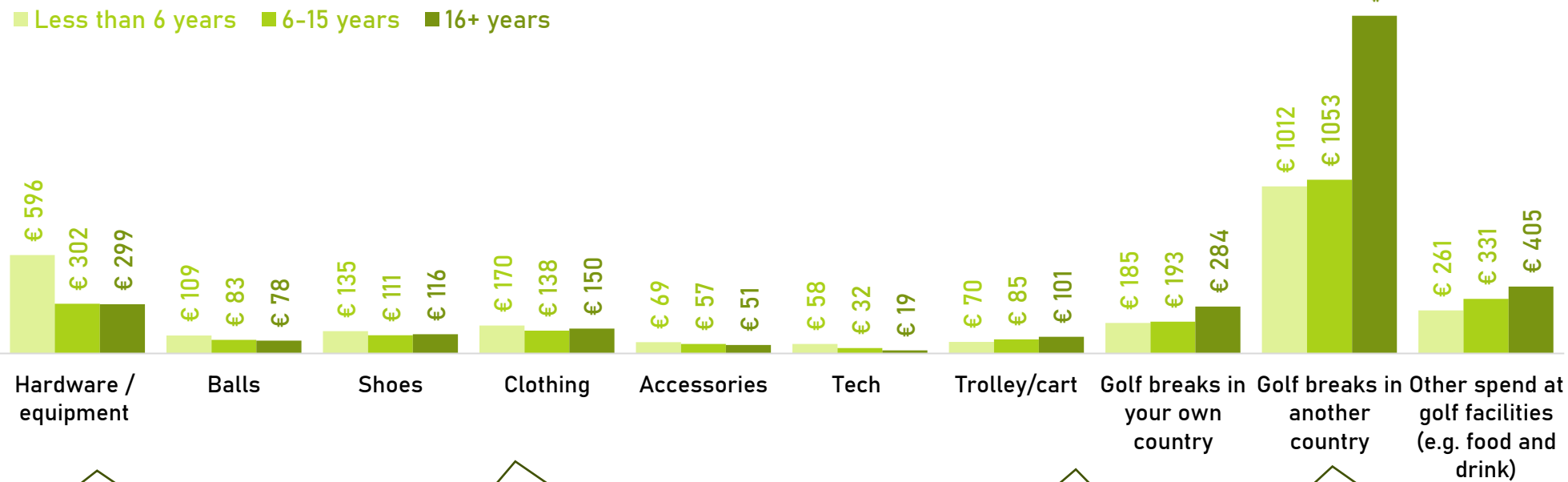
Total Golf Spend

Golf Spend in Context

Future Direction

Does the number of years playing golf affect spend on extra golf elements?

Average total amount spent on each extra golf element in the last 12 months split by the number of years golfers have been playing golf



Golfers who started less than 6 years ago spent more on golf hardware/equipment in the last 12 months than other golfers (€596 v €302 and €299).

Golf tech is important for newer golfers. Those who have started golf in the last 6 years have a higher average for technology than other groups (€58 v €32 and €19).

Golfers who have been playing for more than 16 years are choosing to spend more money on golf breaks in another country.

The longer golfers have been playing for, the more likely they are to spend more money at golf facilities on things such as food and drinks.

Base: 761

AFFORDABILITY OF GOLF

Golf Engagement

Core Golf Spend

Membership Spend

Extra Golf Spend

Total Golf Spend

Golf Spend in Context

Future Direction

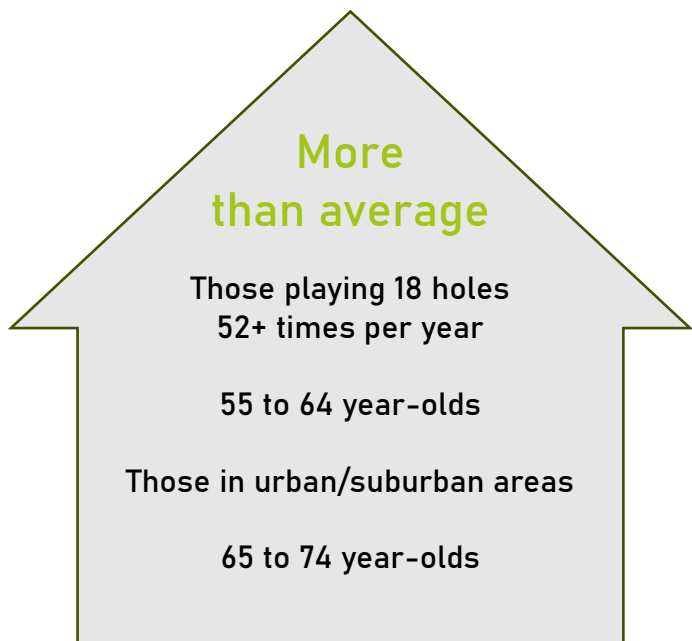
Average* annual extra golf spend
€2570

This is the spend on additional golf areas, as an average across all golfers, not just those who had spent on each area.

AFFORDABILITY OF GOLF

- Golf Engagement
- Core Golf Spend
- Membership Spend
- Extra Golf Spend
- Total Golf Spend
- Golf Spend in Context
- Future Direction

Who is spending more or less than the average?



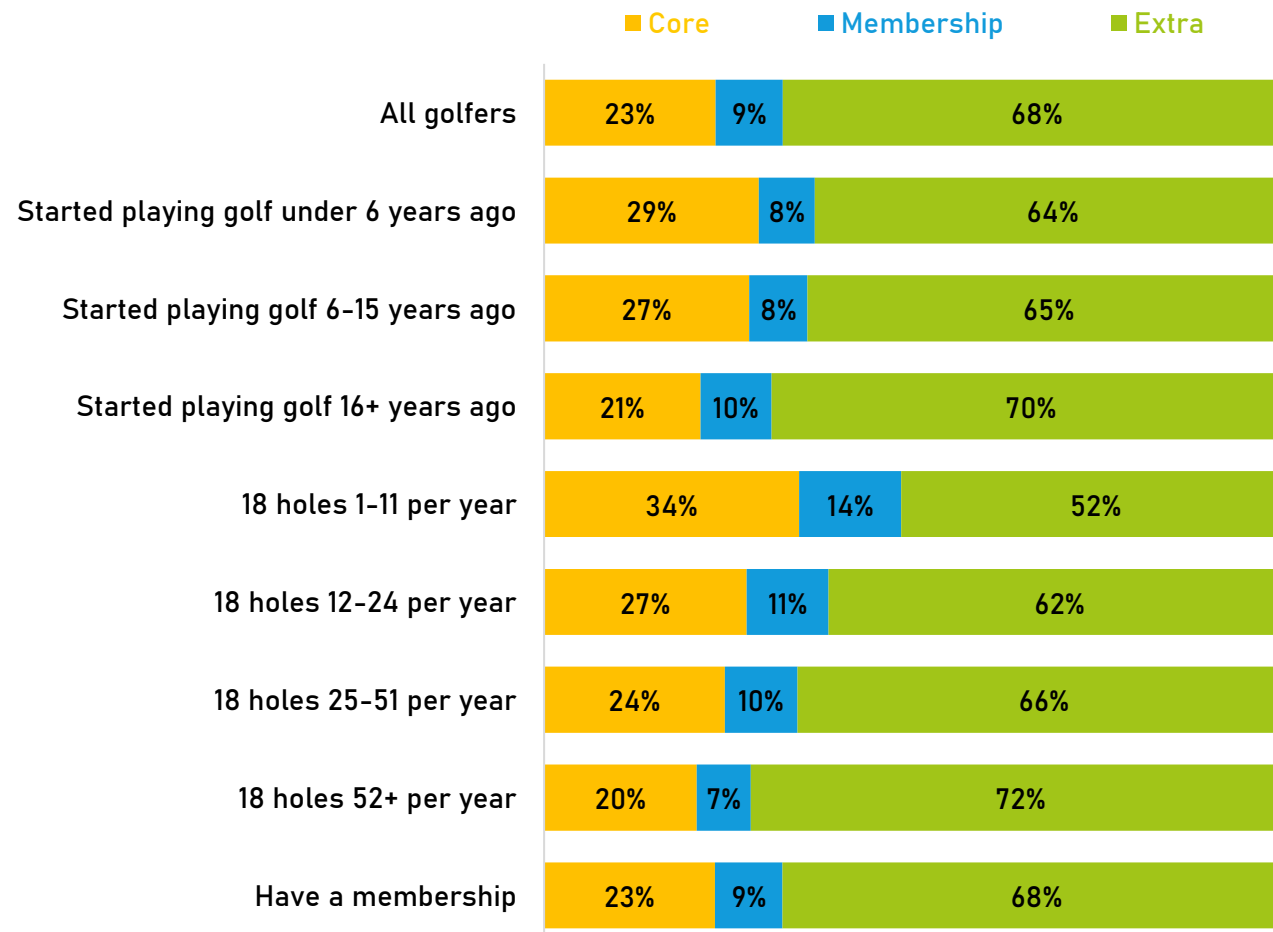
Looking at these additional spend areas, frequency of play is a very important indicator in additional spend.

Those who play most frequently need to replace equipment, accessories, shoes and clothing more regularly, and are also likely to display the high levels of interest needed to justify 'big ticket' items, like international golf holidays.

Base: 883 (Lists show top 4 groups who over or under index against the average)
 * Overall Mean Average per golfer
 Figures rounded to the nearest 10.

How much of golfers' spending is 'necessary' vs a choice?

% of the overall mean average annual spend per golfer split by core, membership and extra golf spend



Base: 883

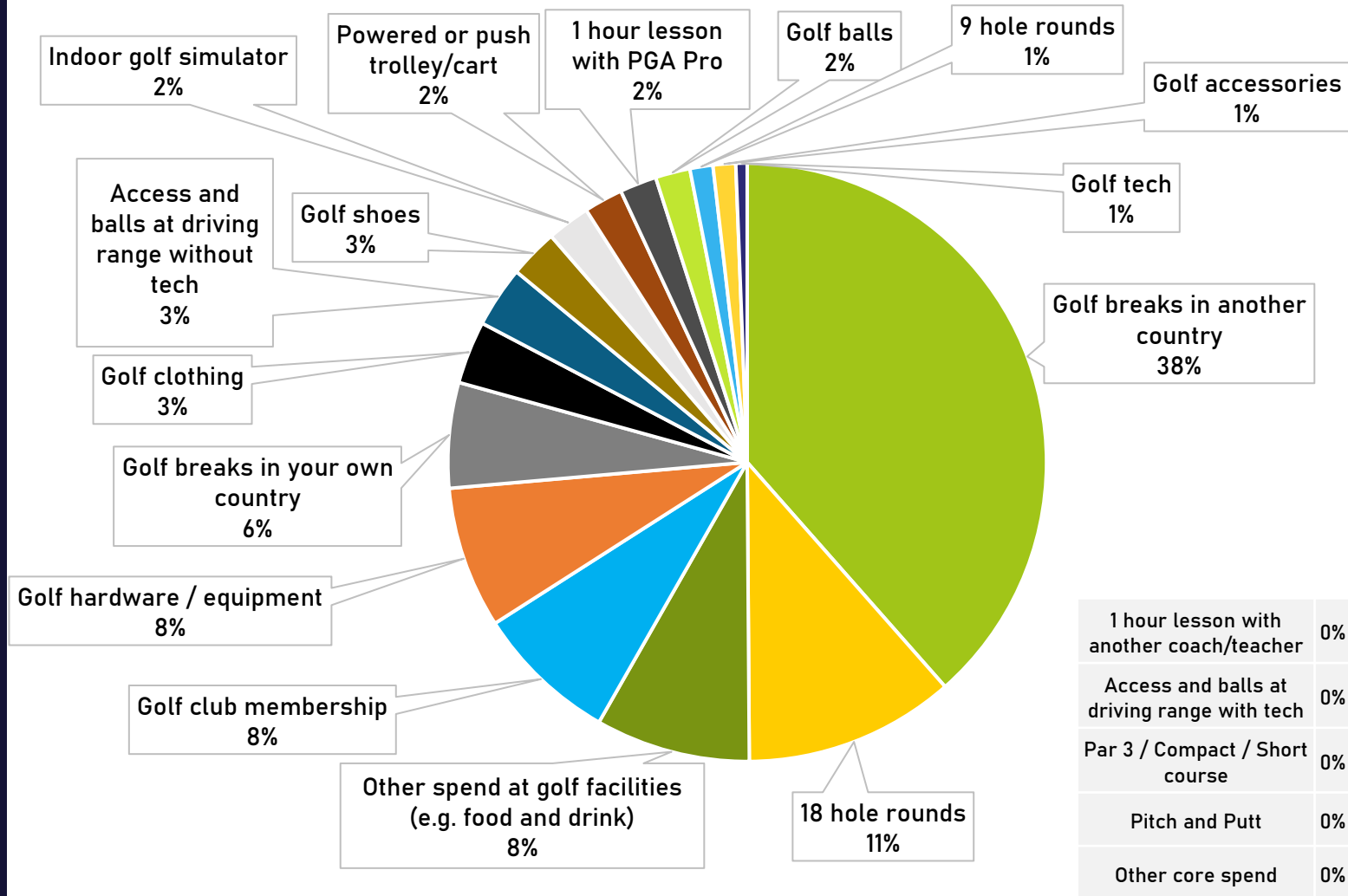
23% of golfers' total spending is necessary

23% of total spend is spent on core personal spend; the elements that are necessary to play golf.

AFFORDABILITY OF GOLF

- Golf Engagement
- Core Golf Spend
- Membership Spend
- Extra Golf Spend
- Total Golf Spend
- Golf Spend in Context
- Future Direction

What proportion of total spend is spent on each golf element?



Base: 883

Looking at all of the different elements that can contribute to the cost of golf for golfers in Finland, the largest average outlay is around:

International golf holidays
18 hole green fees

These two areas make up around half of the average total spend in this market.

Golf club membership makes up only around 8% of a golfer's typical spend over the year.

1 hour lesson with another coach/teacher	0%
Access and balls at driving range with tech	0%
Par 3 / Compact / Short course	0%
Pitch and Putt	0%
Other core spend	0%

AFFORDABILITY OF GOLF

- Golf Engagement
- Core Golf Spend
- Membership Spend
- Extra Golf Spend
- Total Golf Spend
- Golf Spend in Context
- Future Direction

AFFORDABILITY OF GOLF

- Golf Engagement
- Core Golf Spend
- Membership Spend
- Extra Golf Spend
- Total Golf Spend**
- Golf Spend in Context
- Future Direction

Total average* annual golf spend
€3780

Who is spending more or less than the average?



Base: 883 (Lists show top 4 groups who over or under index against the average)
 * Overall Mean Average per golfer
 Figures rounded to the nearest 10.

Having seen the core, membership and extra spend, the total average spend incorporating all of these areas for golfers in Finland is:

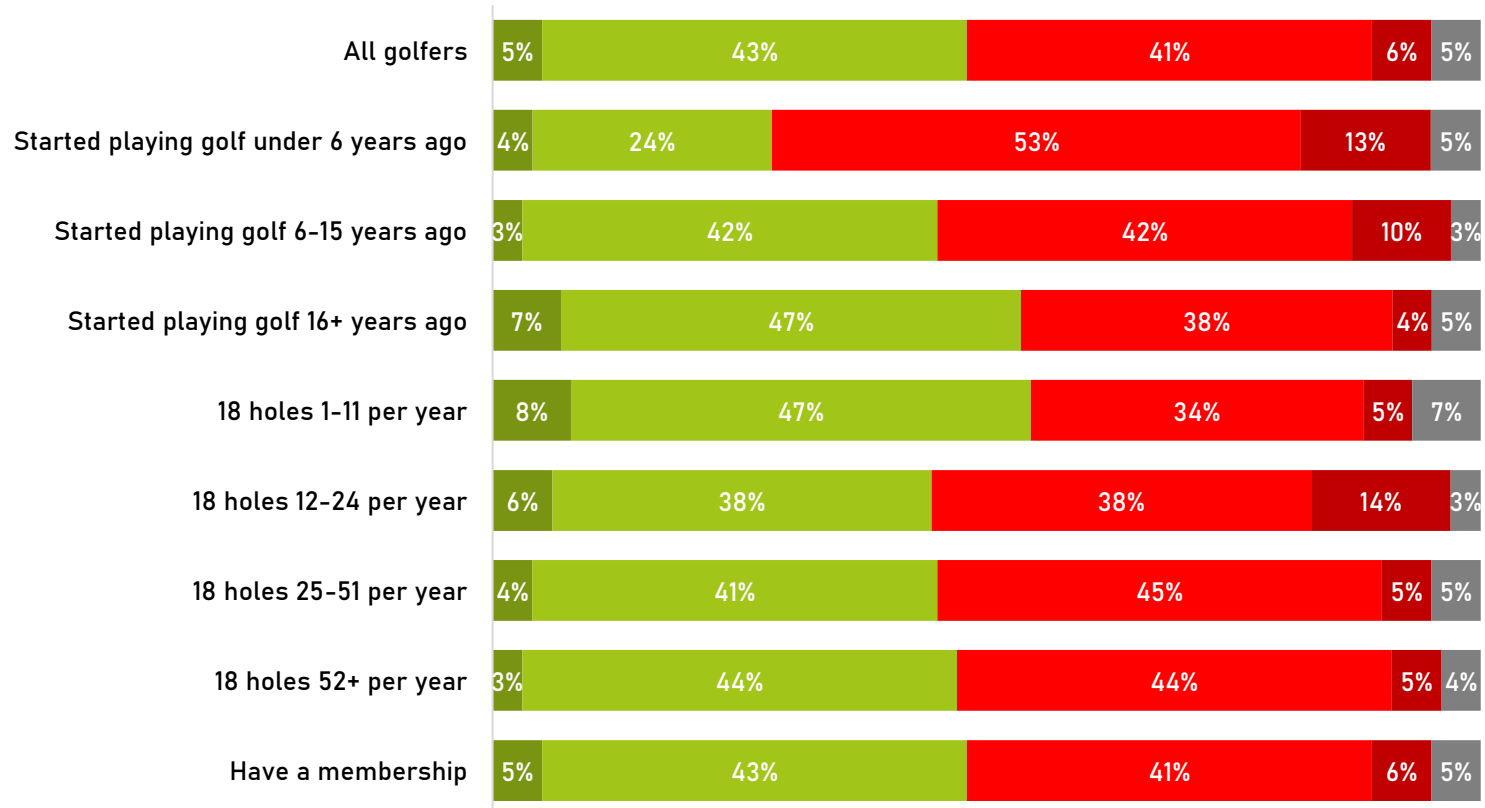
€3780

Golfers who are generally less engaged – playing less frequently or started to play more recently – are more likely to spend less than average.

This shows golf offers flexible entry points where lower spending enables participation, with costs increasing by choice as engagement deepens.

Thinking about your own personal circumstances, would you say that the money you spent on golf in total over the year is:

Very affordable Affordable Challenging Very challenging I don't know



Base: 704

48%

Of golfers think the money they have spent on golf in total over the year is very affordable/affordable

47%

Of golfers think the money they have spent on golf in total over the year is challenging/very challenging

AFFORDABILITY OF GOLF

Golf Engagement

Core Golf Spend

Membership Spend

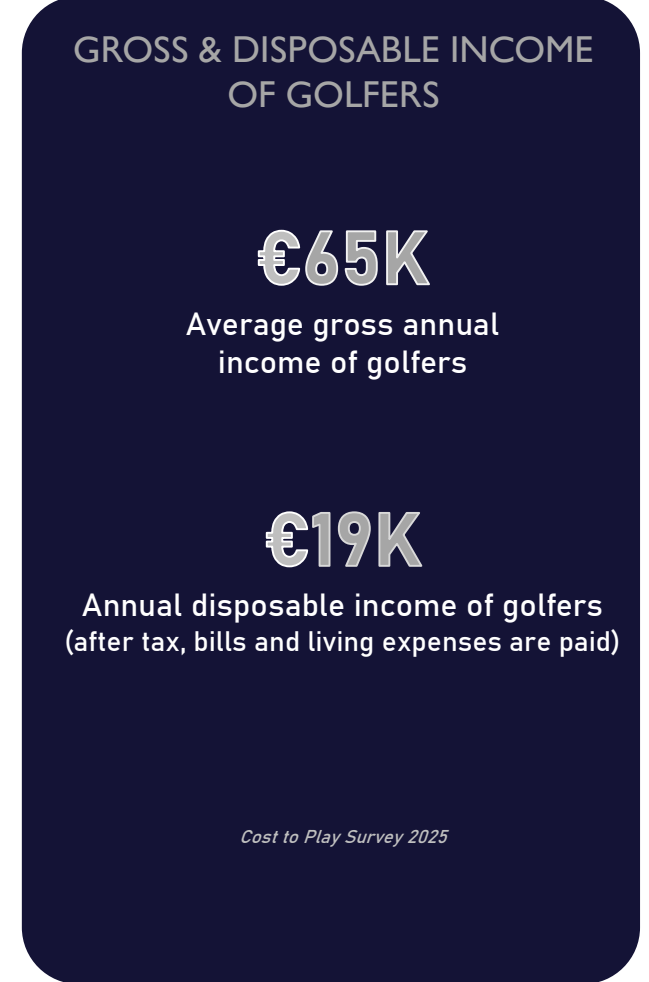
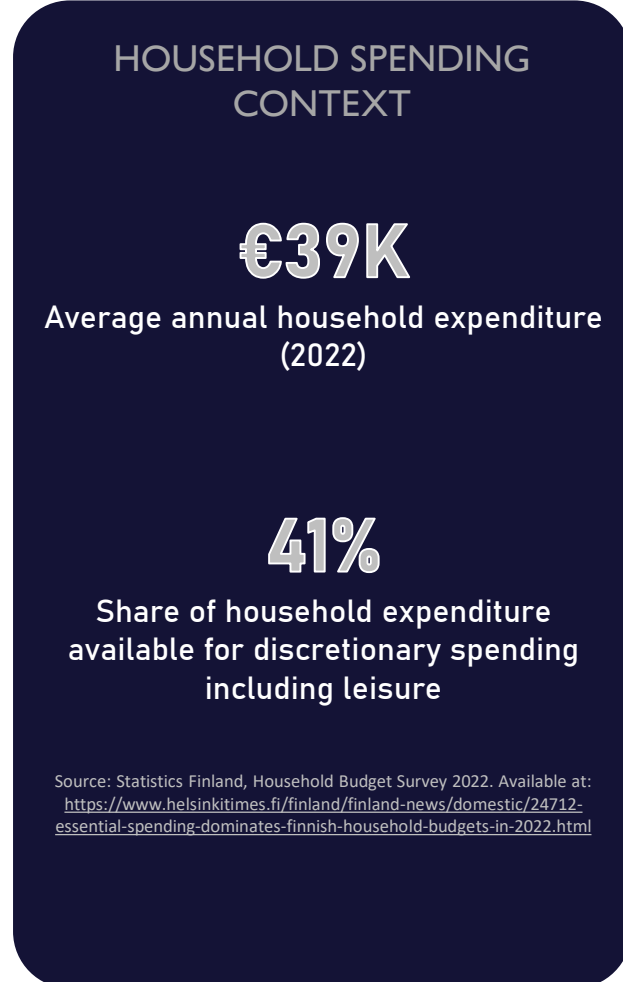
Extra Golf Spend

Total Golf Spend

Golf Spend in Context

Future Direction

What are typical incomes in Finland?



Base: 2321

AFFORDABILITY OF GOLF

- Golf Engagement
- Core Golf Spend
- Membership Spend
- Extra Golf Spend
- Total Golf Spend
- Golf Spend in Context
- Future Direction

How much does playing golf really cost golfers in Finland?

Average annual spend per golfer

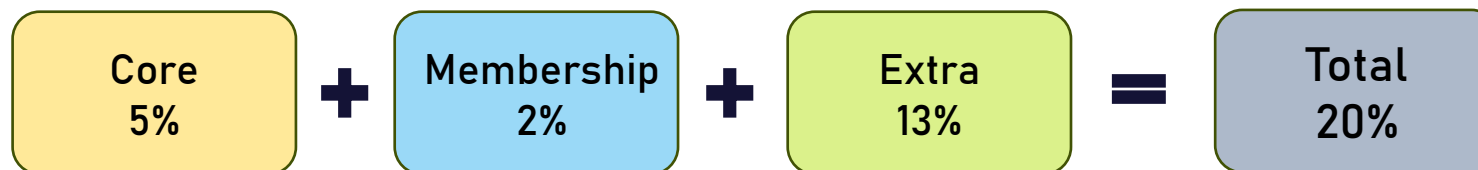


Average monthly spend per golfer

(Annual spend divided by 12)



% of golfers' annual disposable income spent on golf



Base: 883
Figures rounded to the nearest 10.

For players choosing the cheapest possible way of accessing golf – using gifted / borrowed / free equipment and balls, paying green fees and not investing in golf-specific items (e.g. clothing) to play, the core cost would be around:

€870 per year / €70 per month – around 5% of average disposable income

Including a golf membership would add an average of:

€340 per year / €30 per month – around 2% of average disposable income

Spending on other areas, such as buying equipment, golf-specific clothing, holidays, clubhouse hospitality, trolleys or tech would add an average of:

€2570 per year / €220 per month – around 13% of average disposable income

AFFORDABILITY OF GOLF

Golf Engagement

Core Golf Spend

Membership Spend

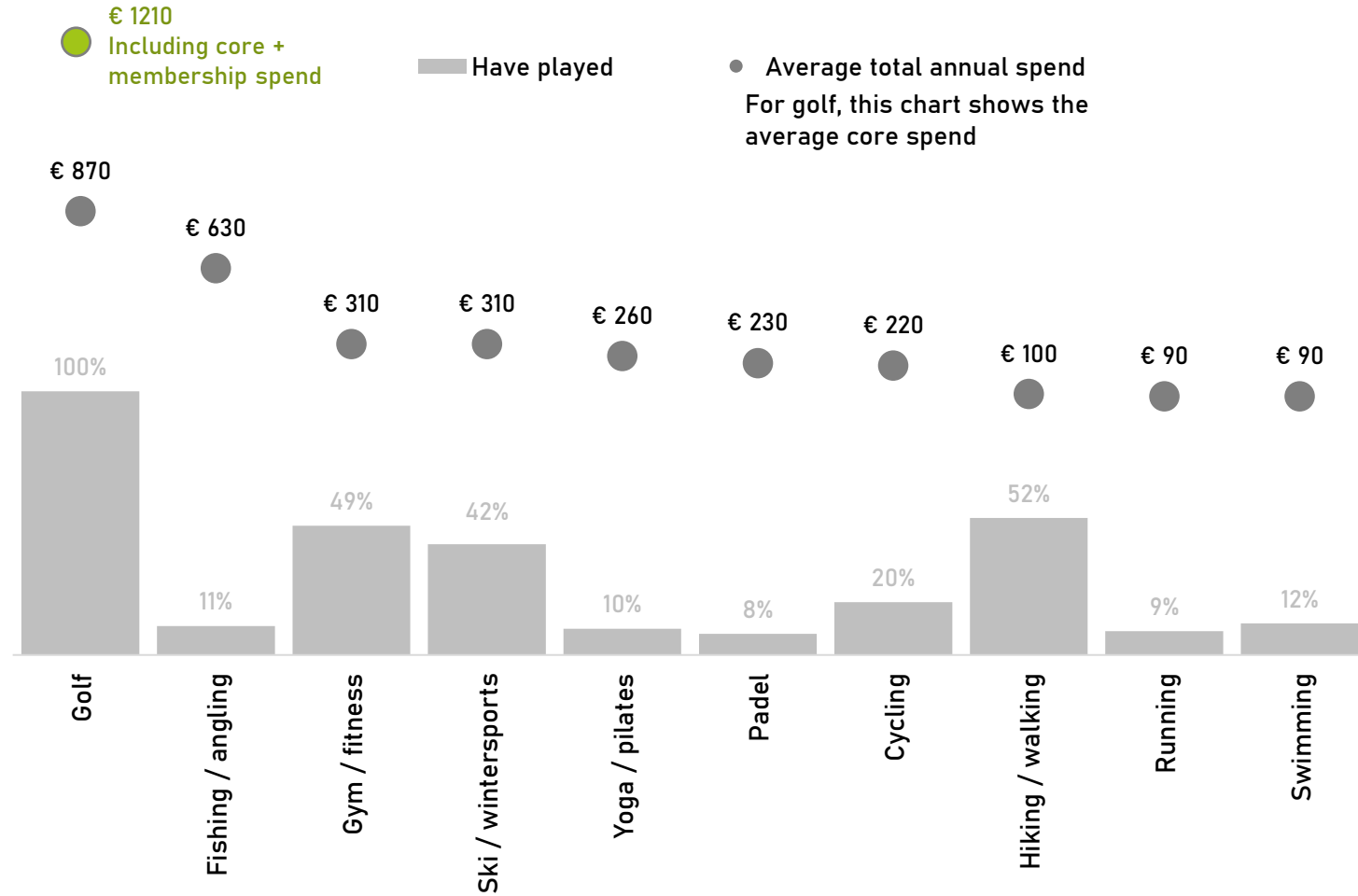
Extra Golf Spend

Total Golf Spend

Golf Spend in Context

Future Direction

Is golf really more expensive than other sports?



Base: 879. Figures rounded to the nearest 10.
 Average total spend - Golf: Overall Mean Average per participant for core golf spend (membership is not included)
 Average total spend - Other sports: Overall Mean Average per participant for total spend on activity including everything you need to take part (equipment, any membership or access fees, clothing etc)

88% of golfers play other sports

48% of golfers who play other sports think the money they spent on golf in the last year was affordable

(vs 53% for those who only play golf)

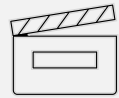
AFFORDABILITY OF GOLF

- Golf Engagement
- Core Golf Spend
- Membership Spend
- Extra Golf Spend
- Total Golf Spend
- Golf Spend in Context
- Future Direction

How does golf fit within typical leisure activity costs?

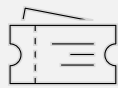
In your region, what would be a typical cost for the following?

Per-visit experiences



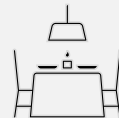
€19

A cinema ticket



€13

Entry to a local museum



€50

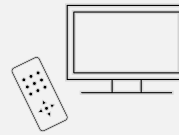
A casual restaurant meal for one person



€74

A ticket for a live music event in your nearest town

Monthly commitments



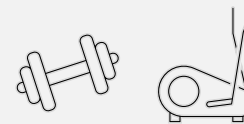
€12

A monthly streaming service subscription*



€100

Average monthly core+ membership golf spend



€49

A month of gym membership

Values on this slide are the mean costs reported by the respondents in this survey.

Golf sits within the landscape of typical leisure activity costs.

The average core+membership golf spend, split into a monthly cost (€100/month), is more than a monthly gym membership cost (€49/month), but is comparable to the cost of one-off premium experiences such as a live music event (€74) and a casual restaurant meal for two (€50 per person).

Golf is not a cost outlier but sits within the established range of typical leisure activities, positioned as a premium active pursuit rather than a budget passive option.

In your region, what would be a typical cost for the following? Base: 622
* Data from desk research

AFFORDABILITY OF GOLF

Golf Engagement

Core Golf Spend

Membership Spend

Extra Golf Spend

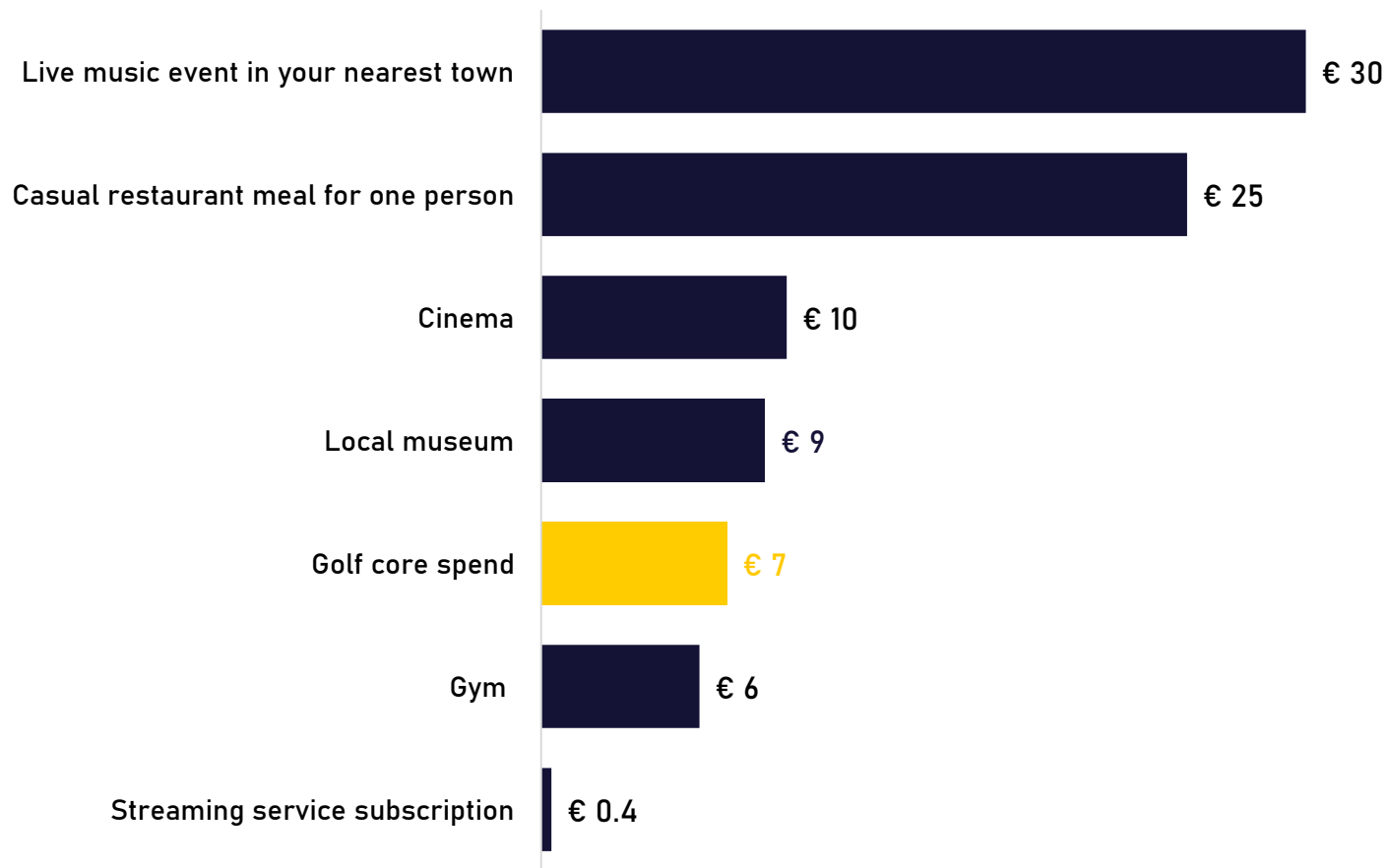
Total Golf Spend

Golf Spend in Context

Future Direction

How does the cost of golf compare to other leisure activities?

Hourly cost/spend of typical leisure activities



Base: 622. * Data from desk research, other data from the Cost to Play survey.

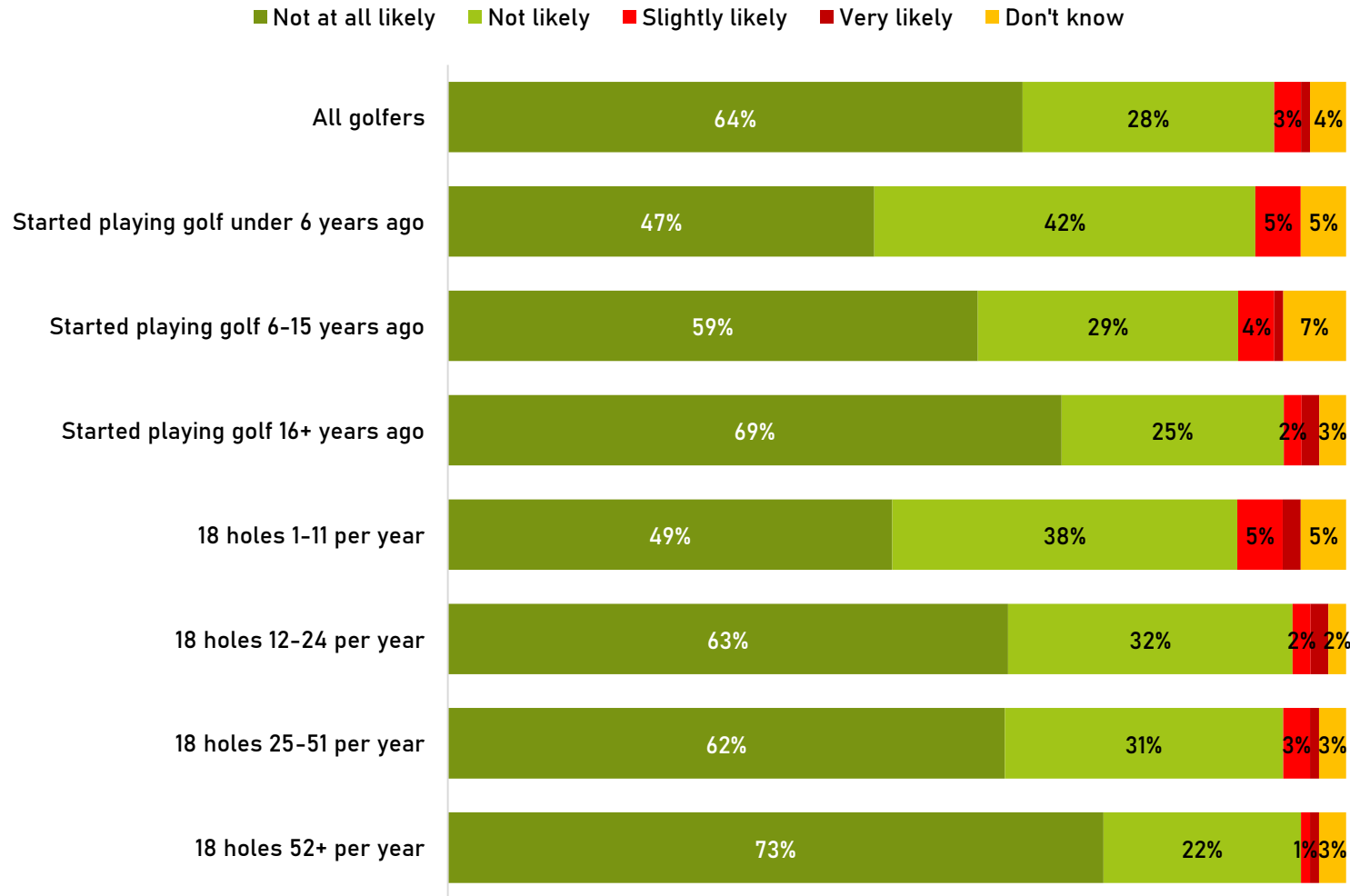
Hourly Cost Calculation Assumptions	
Cinema	2hrs per visit
Gym	8x 1hr visits per month
Live music event in your nearest town	2.5hrs per visit
Casual restaurant meal for one person	2hrs per visit
Local museum	1.5hrs per visit
Streaming service subscription*	1 hr per day (30hrs per month)
Golf core spend	2.5hrs per round/visit, 4 rounds/visits a month (10 hrs a month)

Looking at costs per hour – an hour of golf is comparable in cost to an hour at a local museum or an hour at the gym.

AFFORDABILITY OF GOLF

- Golf Engagement
- Core Golf Spend
- Membership Spend
- Extra Golf Spend
- Total Golf Spend
- Golf Spend in Context
- Future Direction

Might the cost of golf stop golfers playing in the future?



Base: 701
How likely is it that you will stop playing golf within the next three years, because of the cost of play?

92%

Unlikely to stop

Think it is not at all likely / not likely that they will stop playing golf in the next three years because of the cost of play

4%

Likely to stop

Think it is slightly or very likely that they will stop playing golf in the next three years because of the cost of play

AFFORDABILITY OF GOLF

Golf Engagement

Core Golf Spend

Membership Spend

Extra Golf Spend

Total Golf Spend

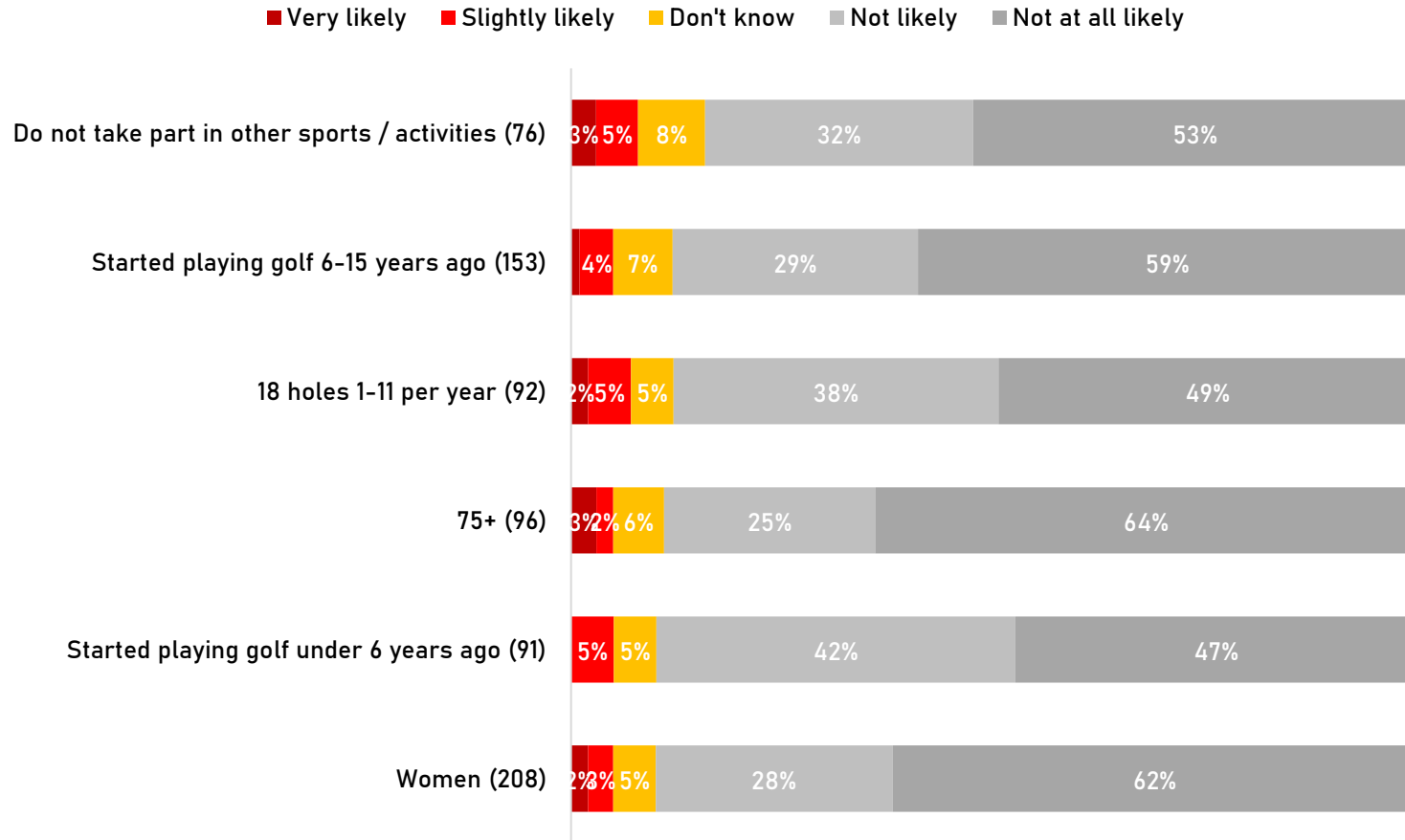
Golf Spend in Context

Future Direction

AFFORDABILITY OF GOLF

- Golf Engagement
- Core Golf Spend
- Membership Spend
- Extra Golf Spend
- Total Golf Spend
- Golf Spend in Context
- Future Direction

Who is most at risk of stopping golf because of cost?



Note: This chart displays the groups most likely to stop playing golf due to cost concerns. Where sample sizes are small (n<100), results should be interpreted as indicative trends rather than conclusive findings.

Base: Shown in brackets
How likely is it that you will stop playing golf within the next three years, because of the cost of play?

Could introductory offers help the affordability of golf?

49%
Of existing golfers benefited from an introductory offer.

Junior introductory benefits	21%
Discounted green fees	18%
Reduced annual membership fees	13%
Discounted group lessons	11%
Reduced joining fees	10%

65%
Said the availability of introductory/reduced cost offers was very/somewhat important in their decision to try golf in the first place

46%
Said, thinking about their personal circumstances, they would say the total money they spend on golf over the year is affordable. Compared to 51% who think it is challenging.

Introductory / reduced cost offers are clearly very important for newer golfers. Nearly half said they benefitted personally from this kind of offer when they were new to golf. Of those who benefitted, the majority said that the introductory offer influenced their decision to try golf in the first place.

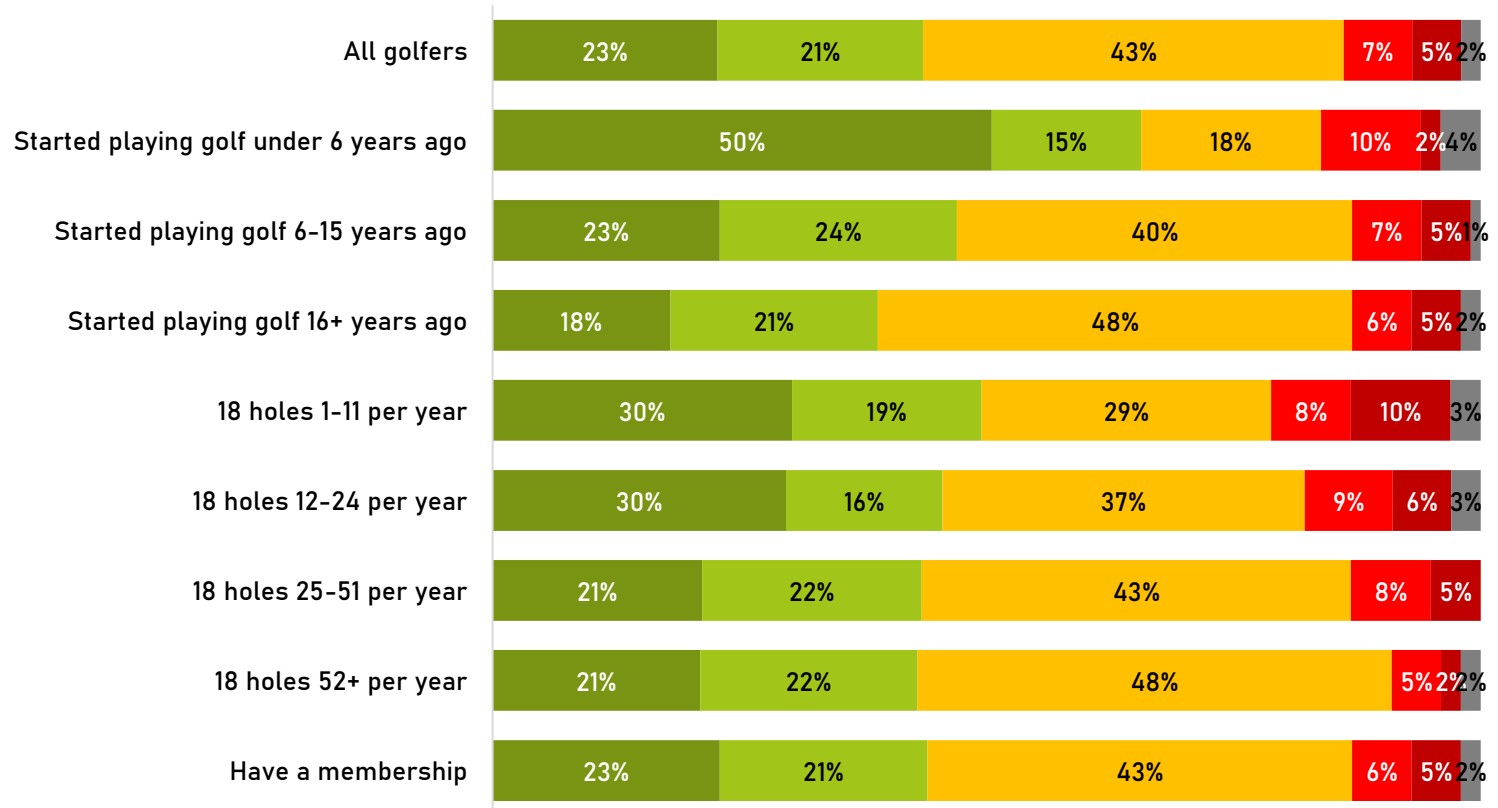
Base: 883

AFFORDABILITY OF GOLF

- Golf Engagement
- Core Golf Spend
- Membership Spend
- Extra Golf Spend
- Total Golf Spend
- Golf Spend in Context
- Future Direction

Taking everything into account, how was your total spend on golf in 2025 different to your total spend on golf in 2024:

■ A lot higher ■ A little higher ■ Roughly the same ■ A little lower ■ A lot lower ■ Don't know



Base: 734

44%

Of golfers spent a lot / a little more in 2025 than in 2024

12%

Of golfers spent a lot / a little less in 2025 than in 2024

AFFORDABILITY OF GOLF

Golf Engagement

Core Golf Spend

Membership Spend

Extra Golf Spend

Total Golf Spend

Golf Spend in Context

Future Direction

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