I am getting mixed answers on whether or not scheme has associativity.

The question arises for me when you do the operation on a variadic function.

For example (- 1 2 3) = -4 because scheme is really interpreting it as (- (- 1 2) 3)

Scheme could have just as easily done (- 1 (- 2 3)) = 2

Does this count as associativity?

FWIW, I'm assuming yes. I don't see much point in allowing it to be variadic without using associativity. Division is the same way.