## **TERMS OF REFERENCE**

The current array of concessions available to low income Australians, with specific reference to:

- the adequacy and efficiency of administration of the current system with a number of concession cards issued by a different agencies, including the use of concession cards to provide concessions by Commonwealth, State and Local Government agencies;
- the adequacy and desirability of current means testing for eligibility for concessions; and
- the desirability of greater consistency in the concessions available to concession card holders in different regions and suggestions on standard core concessions.