

Open Letters between HM Treasury and Bank of England, December 2020

The [remit for the Monetary Policy Committee \(MPC\)](#) requires an exchange of open letters between the Governor of the Bank of England and the Chancellor of the Exchequer if inflation moves away from the target by more than 1 percentage point in either direction.

As set out in the remit, the open letters are published alongside the minutes of the first MPC meeting that follows the release of the CPI data, or within seven days of the publication of the data if the MPC meeting has already commenced.

NHS Test and Trace reaching more than 92% of contacts

NHS Test and Trace has made significant improvements to its contact tracing service and is successfully tracing 92.7% of contacts and telling them to self-isolate, up from 85.9% last week. In total, 264,960 people were reached during the week 3 to 9 December, people who otherwise would not have known there was a chance they might pass on the virus.

Changes such as improving the contact tracing website, reducing repeat calls to households, and increasing numbers of call handlers have led to a record proportion of contacts being reached, and reached faster. Contacts reached within 24 hours is now 97.3%, up from 95.2% on the previous week.

Testing capacity for those with COVID-19 symptoms has increased almost five-fold in 6 months, from 100,000 a day at the end of April to more than 550,000 a day. In this reporting week we can see that, as the demand for tests has increased, particularly in the South East, turnaround times have also increased slightly.

The government is improving turnaround times for tests. Two new London University laboratories are going live this week that will further increase capacity: HSL and UCL (Health Services Laboratories in partnership with University College London) which began testing on Tuesday 15 December and Imperial College which began testing Wednesday 16 December.

The labs form part of DHSC's new partnership agreement with a [London Testing Alliance](#) of 4 university labs, which will increase testing capacity by tens of thousands over the winter months.

NHS Test and Trace remains focused on ensuring everyone who is eligible for a test can get one, with more than 700 test sites, including 400 local test sites, now in operation, and the median distance travelled for a test being just 2.3 miles, decreasing from 5.2 miles in September.

For this reporting period, 91.8% of in-person test results were received the next day after the test was taken, compared with 90.0% reported in the previous week. 91.9% of pillar 1 test results were made available within 24 hours, compared with 91.0% the previous week. 96,631 positive cases were transferred to contact tracers between 3 December and 9 December, 86.7% of whom were reached and told to self-isolate.

Between 3 December and 9 December, 195,449 people were identified as recent close contacts with 96.6% reached and told to self-isolate of those who had communication details.

Health Minister Lord Bethell said:

Over the past few months our teams have been working incredibly hard to make the contact tracing service as effective as possible, and these latest figures show that we are reaching yet more cases and contacts. We are also continuing to roll out mass community testing across the country to improve our response to COVID-19 still further.

Community testing programmes, with rapid, regular testing will help drive down transmission rates to help prevent areas in Tier 2 moving into the toughest restrictions. It is crucial that we are able to identify those who are asymptomatic and find positive cases at a much faster rate to help break chains of transmission.

Interim Executive Chair of the National Institute for Health Protection, Baroness Dido Harding, said:

The improvements we have made to NHS Test and Trace over the previous months are really starting to bear fruit. Our testing capability has increased to record high levels, which is a testament to the huge efforts of all involved.

As the demand for tests has increased during this busy period of the year, turnaround times have increased slightly, however we are still continuing to bolster our testing capacity. Two London University partner laboratories went live this week – HSL and UCL and Imperial College. The capacity they will collectively bring, as part of a London Testing Alliance of 4 university labs, will increase testing capacity by tens of thousands over the winter.

We have continued to strengthen our efforts across the country, with further community testing programmes aiming to drive down transmission rates in areas subject to the toughest restrictions,

while over 275 local tracing partnerships are now live.

To continue the fight against COVID-19, NHS Test and Trace service will be open every day over Christmas and the New Year, providing and processing tests for those who need them and tracing contacts of positive cases. All test sites will remain open, with reduced opening hours and booking slots available only on bank holidays when demand is expected to be lower.

NHS Test and Trace contact tracers will also continue to work throughout the festive period with amended opening hours, to ensure there are no delays in contacting close contacts of positive cases and breaking chains of transmissions.

Testing

During the [week of 3 to 9 December](#), 2,157,895 tests were processed for pillars 1 and 2.

More than 46 million tests have been processed in total, more than any other comparable European country.

Testing capacity has increased almost five-fold in 6 months, from 100,000 a day at the end of April to more than 500,000 a day by the end of October with plans to go even further by the end of the year.

For this reporting period, 91.8% of in-person test results were received the next day after the test was taken, compared with 90.0% reported in the previous week. 91.9% of pillar 1 test results were made available within 24 hours, compared with 91.0% the previous week.

The NHS Test and Trace laboratory network will also be processing samples as normal with the same level of capacity, including on bank holidays, to ensure continuity of service.

Tracing

96,631 positive cases were transferred to contact tracers between 3 December and 9 December, 86.7% of whom were reached and told to self-isolate.

Between 3 December and 9 December, 195,449 people were identified as recent close contacts with 96.6% reached and told to self-isolate of those who had communication details. Since Test and Trace launched 82.0% of close contacts for whom contact details were provided have been reached.

Over the past few months our teams have been working incredibly hard to make the contact tracing service as effective as possible and NHS Test and Trace has now reached more than 3.5 million people.

These latest enhancements have meant that 92.7% of contacts were reached last week, up from 85.9% in the previous week, and the proportion of contacts reached within 24 hours increased to 97.3%. The improvements were made

following feedback from the public, our colleagues and our local tracing partners, and have been positively received.

Background information

The weekly statistics from the 28th week of NHS Test and Trace show in the most recent week of operations (3 December to 9 December):

1. A total of 2,157,895 tests were conducted for pillars 1 and 2, compared with 1,955,235 the previous week
2. The proportion of contacts reached by tracing service increases substantially to 92.7% from 85.9%
3. 86.7% (83,747) of people who tested positive and were transferred to the contact-tracing system were reached and asked to provide information about their contacts, compared with 86.6% (79,316) the previous week
4. 96.6% of contacts where communication details were given were reached and told to self-isolate, compared with 92.5% the previous week
5. 91.8% (451,416) of in-person test results were received the next day after the test was taken, compared with 90.0% (417,676) of tests the previous week (England only).
6. 91.9% of pillar 1 test results were made available within 24 hours, compared with 91.0% the previous week
7. 59.8% (294,295) of in-person test results were received within 24 hours after the test was taken, compared with 64.9% (301,304) the previous week
8. 93.5% (506,795) of satellite (care home) tests were received within 3 days, compared with 96.2% (506,347) the previous week
9. Since NHS Test and Trace launched, over 3 million contacts have been identified, and 82.0% of all contacts where communication details were given have been reached and told to self-isolate
10. NHS COVID-19 app users in England, who have been instructed to isolate via the app, will be able to claim the £500 Test and Trace Support Payment, providing they meet the eligibility criteria. This comes as Apple revealed that the [NHS COVID-19 app](#) was the second most downloaded free iPhone app on its App Store in the UK this year and has been downloaded more than 20 million times

[New advice to help savers make the most of their pensions](#)

New advice to help savers see the full benefit of their pensions when they retire has been published by the government today.

New advice to help savers make the most of their pensions



An industry working group, chaired by the Department for Work and Pensions, has published recommendations on how to ensure the growth in small pension pots driven by automatic enrolment does not disadvantage savers.

Automatic enrolment has extended workplace pension coverage to the mass market, including young people and low earners – many for the first time. In 2019/20, it was estimated an extra £18.8 billion per year was being saved into workplace pensions.

But this has also led to a rise in small pots – often formed during brief stints of employment – which means savers may not experience the best possible outcomes; small pots could be lost, or left deferred and slowly eroded due to pension scheme charges.

Without change, it is feared millions of pots could be lost over the coming decades. DWP modelling in 2012 estimated that automatic enrolment was expected to create around 50 million dormant pension pots by 2050.

Minister for Pensions Guy Opperman said:

Given the risks that the growth of small pots presents to savers and their ability to plan for retirement, it is vital that we find a solution.

Savers deserve to know that their hard-earned pension pots will be working for them through their career and ready for them when they retire.

The Working Group's recommendations include:

1. Industry, government and regulators should continue to develop options to consolidate small pension pots at the request of savers.

2. Saver requests will, however, need to be complemented by automatic large scale transfers and consolidation with an opt-out solution, to address the growth of small pots.

Solutions involving consolidating pension pots are expected to start with the pensions industry investigating and addressing administrative challenges, including how to enable the transfer of large numbers of small pots easily.

This work will complement plans to introduce pensions dashboards, which will allow individuals to keep track of their small pension pots more easily, helping them to better plan for retirement.

Additional information:

- The [Working Group report](#) can be read in full on GOV UK.
- Anyone wanting to locate a lost pension pot should visit the [Pension Tracing Service](#) page.
- A key aspect of this year's review of the default fund charge cap and standardised cost disclosure, was to consider the impact of flat fees in eroding the value of small pension pots. The publication of this is expected soon.

Media enquiries for this press release – 020 3267 5144

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