People often face the challenge of understanding speech when other sounds are present ("speech-in-noise perception"). In this talk, I will discuss how cognitive factors influence speech-in-noise perception. The ability to understand speech when other talkers are present is particularly difficult for listeners with hearing impairment and I will show evidence that listeners with moderate hearing loss have impaired selective attention, which likely contributes to this difficulty. Intriguingly, speech-in-noise perception also varies substantially among people with 'normal' hearing. We found a substantial portion of this variability is explained by sub-clinical variability in audiometric thresholds and an additional central contribution is predicted by auditory figure-ground perception. Finally, I will discuss how cognitive factors can be utilised to improve speech intelligibility in noisy places—specifically, how familiarity with a person's voice can improve speech-in-noise perception.