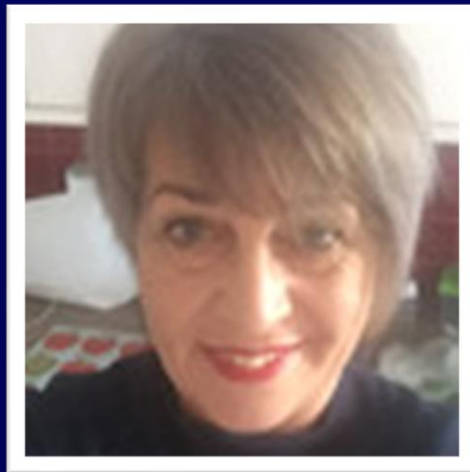


Dementia Friendly Session



Anne McWhinnie
Learning development and
dementia friendly Scotland lead,
Alzheimer Scotland



Lunch break

Time to network and speak to your
exhibitors



Embedding Inclusions as a service design principle



Naomi Sweeting
Director of customer research
and insight, Places for People




Using psychographic segmentation to understand your customers

Embedding inclusion as a service design principle

Scotland's Housing Festival 2025

4th March 2025

Naomi Sweeting – Director of Customer Research & Insight



We are surrounded by
data, but starved for
insights.

Jay Baer
Marketing Expert

Developing our segmentation



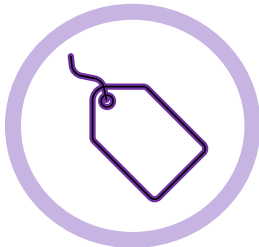
Segmentation mistakes and confusion



Behavioural insight has been misused and misunderstood. It is about policy design on a large scale. It is not about 'nudging' behaviour without understanding customer need

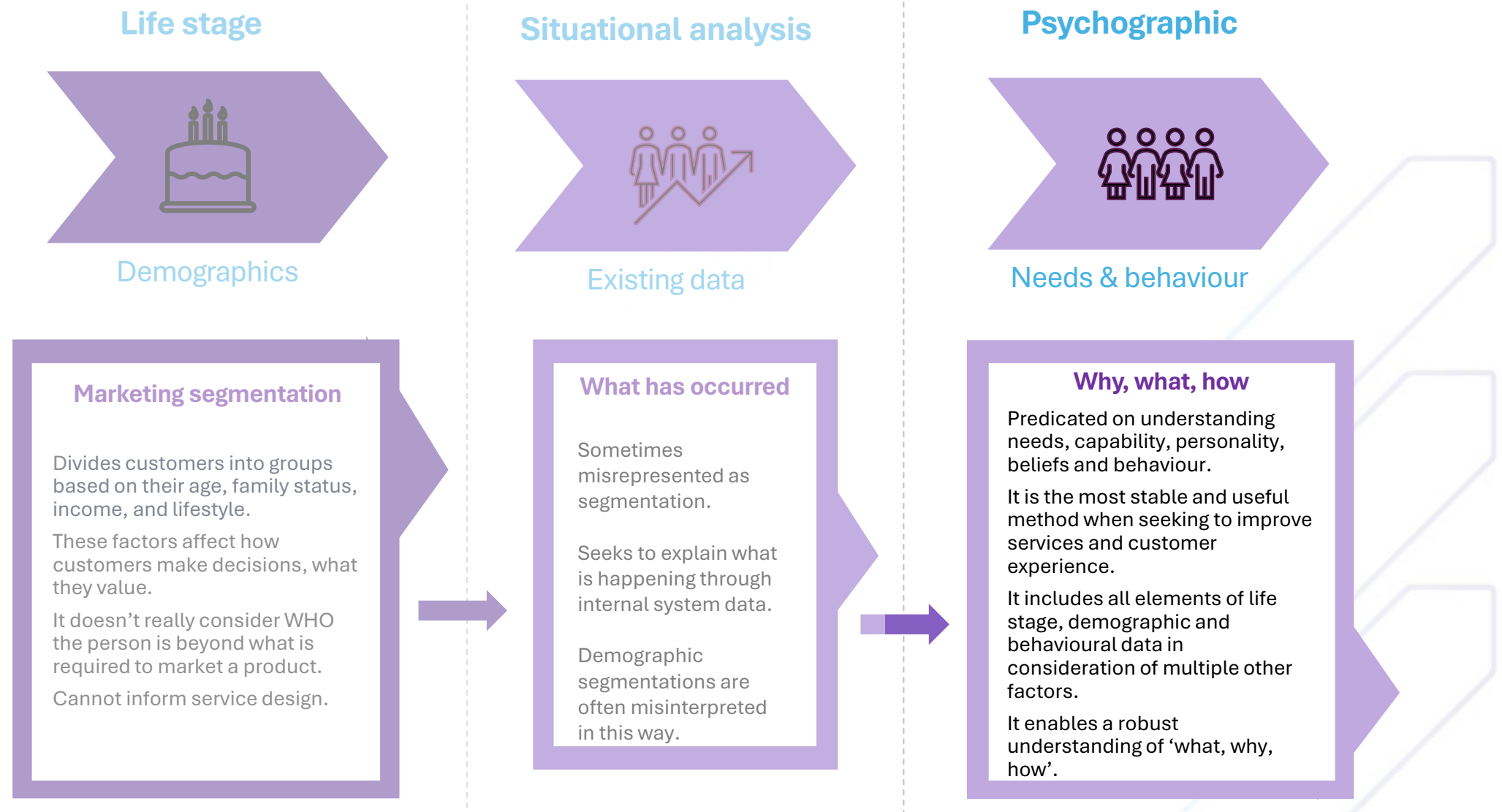


Personas are the least important aspect of a segmentation. They provide a common language as a framework but are often misused to put customers in a box and often not data driven



Labelling - segmentation is not about labelling or individual process design

Different types of segmentation



Beneath every behaviour there is a feeling.
And beneath each feeling is a need.
And when we meet that need, rather than
focus on the behaviour, we begin to deal
with the cause, not the symptom.

Ashleigh Warner - Psychologist

Intersectionality across multiple attributes



Needs & Impact

Traditional attributes

- Age
- Gender
- Sexuality
- Ethnicity
- Marital status
- Employment status

- Geography
- Tenure type
- Tenure Length
- Income & benefits
- Journey into housing

Behaviours & capabilities

- Digital capability
- Non digital capability
- Social media
- Bill payments
- Shopping
- Confidence

- Support networks
- Attitudes
- Transport

Individual needs

- Capability and resilience
- Anxiety and worry
- Change and fear of unknown
- Mental health
- Support systems
- Physical disability
- Development disorders and learning disability
- Illness

Daily lives

- Full lives
- Exhausted and erratic
- Loneliness
- Isolation
- Just getting through the day
- Stuck in a rut
- Life on hold
- Fear
- Happiness

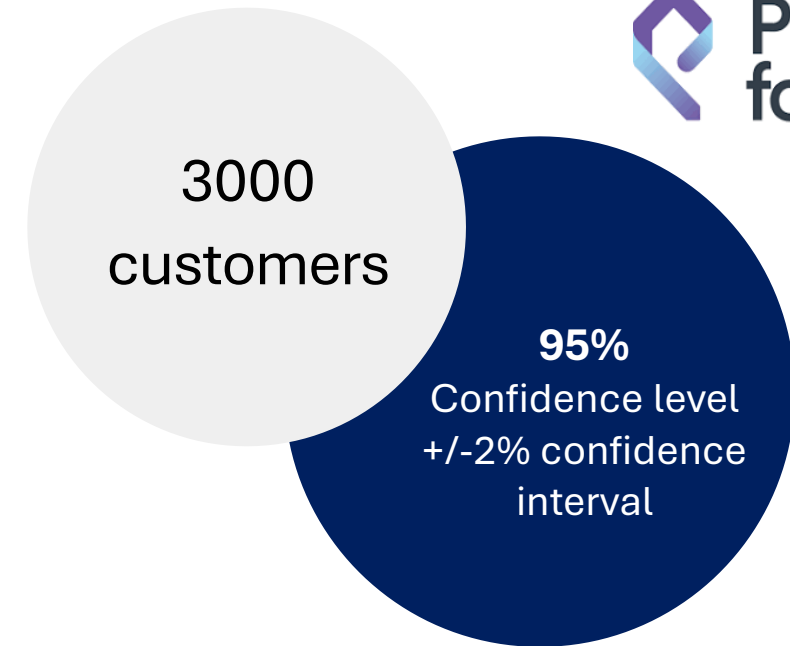
Developing the segmentation

Background

- Extensive qualitative research with hundreds of customers informed themes
- Theory across trauma informed understanding
- Psychology – educational and needs based
- Health & wellbeing research

Individual organisation

- Survey with over 50 statements & questions
- K Cluster statistical analysis
- Combined channel delivery to ensure maximum reach & consideration to capability tipping points
- Partnered with specialist insight agencies and statisticians to ensure governance with MRS (Market Research Society) Code of Conduct and full data privacy compliance.







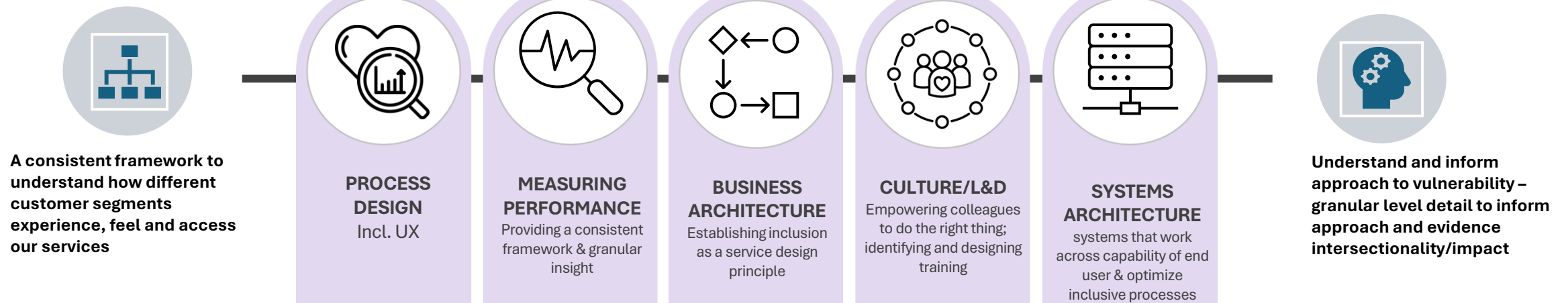
	Email completes	CATI completes
PlacesforPeople	2400	600
Total (all responses)	3000	

Our results are consistent with validated data across 14 organisations totalling a sample of over 20,000 customers



Segmentation is both a tactical & strategic enabler

-  Segmentation is not about labelling individual Customers
-  The information evidenced through its extensive statistically robust data, is a key enabler in delivering improved customer experience and driving organisational efficiency
-  It can be applied to all customers as it is about understanding needs, capability and essentially creating effortless experiences
-  It is a key enabler in our toolkit





WHAT

Internal data
Performance metrics –
ARC/TSM/CES/NPS etc.



WHY

Segmentation tells us why something is happening
and how we can make decisions/inform change to
affect the 'what'



HOW

Places for People customers



Difficulties affecting the daily lives of our customers

More than two thirds of our customers have at least one condition that affects their day to day life, and 44% of customers have three or more conditions. This information highlights some of their main difficulties.



Physical conditions

Conditions affecting physical health including illness and diseases such as: *Arthritis, Fibromyalgia, Diabetes, Asthma, COPD, Heart disease*



Mental health conditions

Conditions affecting mental health and specific disorders such as: *Depression, Anxiety, OCD, PTSD, Eating disorders, Bipolar, Schizophrenia*



Cognitive conditions

Conditions affecting capability (can have mental and physical components) such as: *Learning Disabilities, Dyslexia; Developmental disorders, Autism, Asperger's, ADHD; Neurodegenerative diseases, Alzheimer's, Dementia; Neurological disability, brain injury, Aphasia*

76% of customers have at least one condition that affects them on a daily basis



Identifying common themes

Our customers and home maintenance
(%able to do)

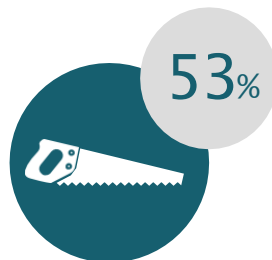
General
cleaning



Paint internal
walls and ceilings



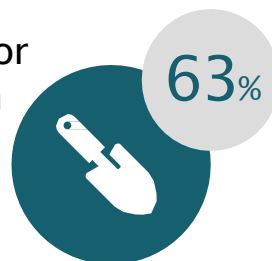
Make more difficult
internal repairs



Make basic
internal repairs



Maintain outdoor
space or garden



Around a **third**
of customers don't feel
able to maintain outdoor
space or decorate



Around **half**
struggle with DIY

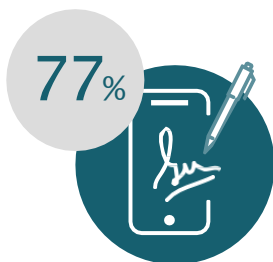
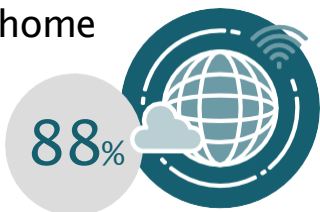


29% have an
issue with damp
and mould

Identifying common themes

Digital

Have broadband
at home



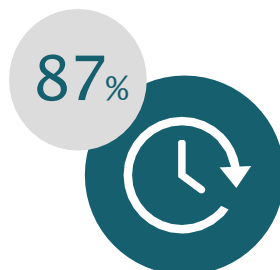
Contract/pay
monthly phone

Have a
mobile
phone



85%

Own a smart
phone

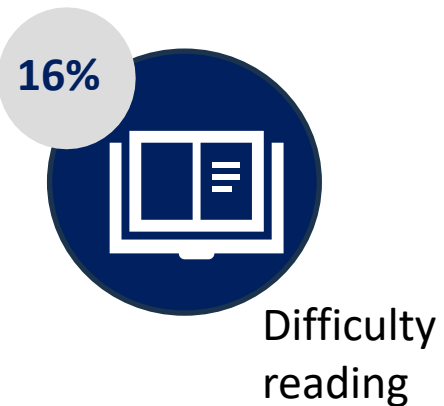


Included
minutes

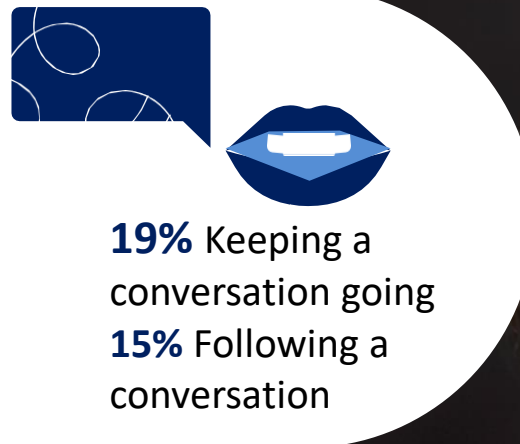
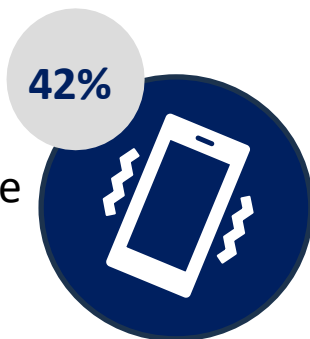


Identifying common themes

Non digital



Difficulty making phone calls



Our segments

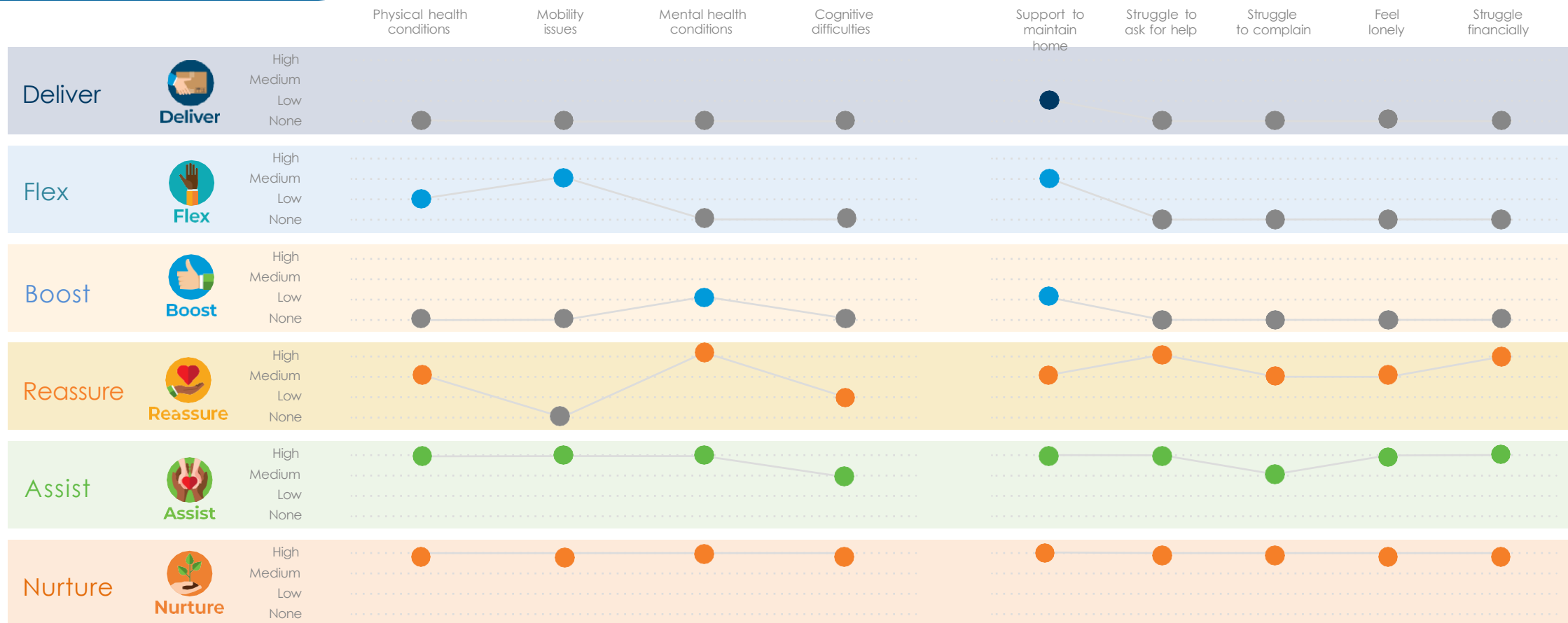


Levels of need

Comparisons and differences for each segment against specific factors

Physical and mental needs

Day to day needs





Deliver

Characteristics of Deliver customers



About me

- Aged 45+
- More likely to be married/living with partner
- Close knit family and support network
- With qualifications
- Less likely to be in lowest income brackets



Health

- Less likely to have health conditions, however if they do it is more likely to be a physical condition



Cognitive

- No cognitive difficulties



Finances

- More likely to be in paid employment or retired
- Most likely to pay by direct debit
- Good at managing money
- Not in debt



Digital communication

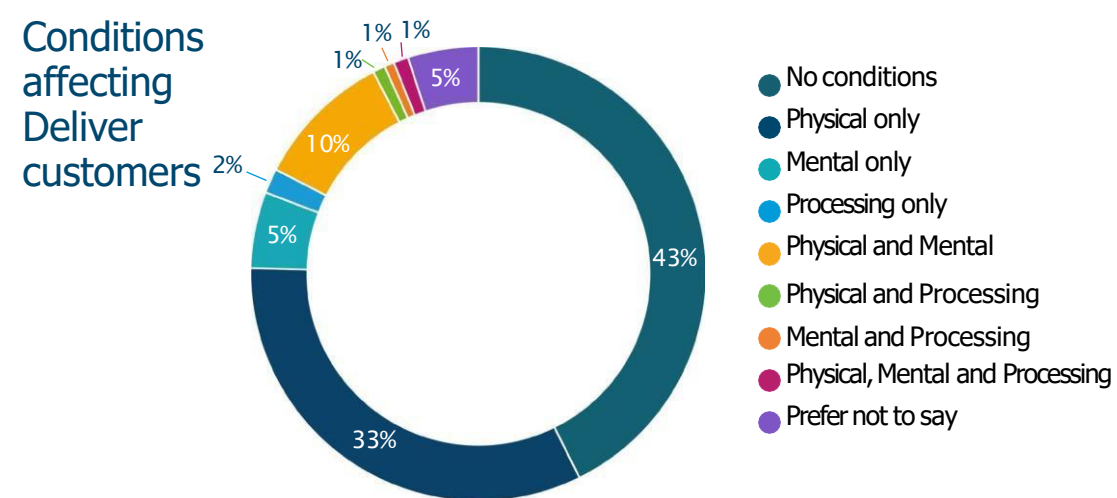
- Active online but prefers phone to email
- Comfortable with written and formal communications
- No problems understanding letters or financial information
- Confident and find it easy to complain



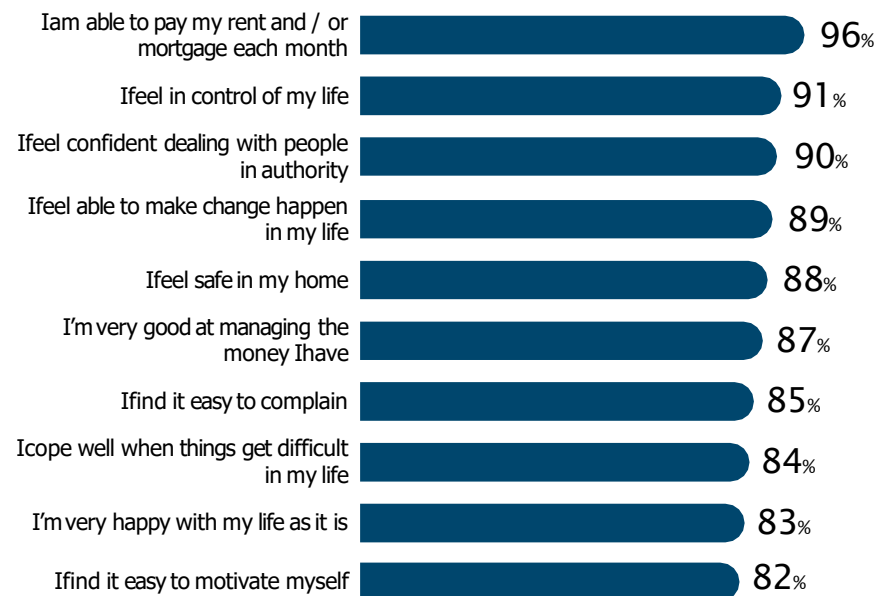
Home maintenance

- Capable in some areas but may need help across decoration, outside space and maintenance.
- Around a fifth have issues with damp and mould





Key attitudes of Deliver customers



Ability to maintain home





Nurture

Characteristics of Nurture customers



About me

- Younger working age (25-54)
- Living alone or with children
- Low level or less likely to have qualifications
- Poor support system
- Everyday is a struggle
- Lonely and overwhelmed



Health

- Two thirds have a physical health condition
- Almost all have a mental health condition
- A quarter have mobility issues
- Well over half have four or more conditions



Cognitive

- A third have cognitive difficulties
- Over half have difficulty reading
- High indication of literacy, numeracy and language processing difficulties



Finances

- Not working due to illness or disability
- Struggling financially
- In debt
- Most likely to be using a foodbank
- Least likely to pay by direct debit



Digital communication

- Finds it difficult to make phone calls
- Lacks confidence when dealing with people in authority
- Finds it difficult to complain or ask for help
- Digital savvy
- Ignores formal written communication



Home maintenance

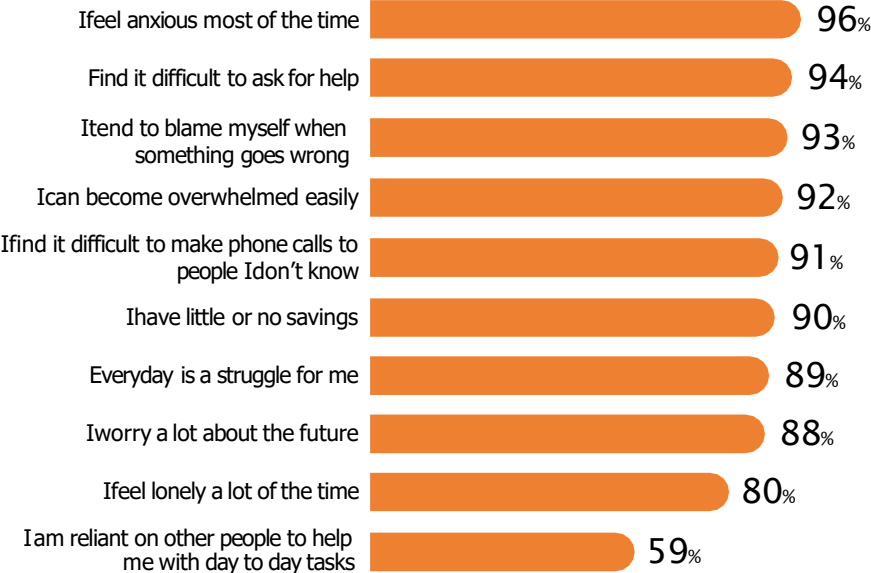
- Difficulty maintaining home
- Over a third have issues with damp and mould



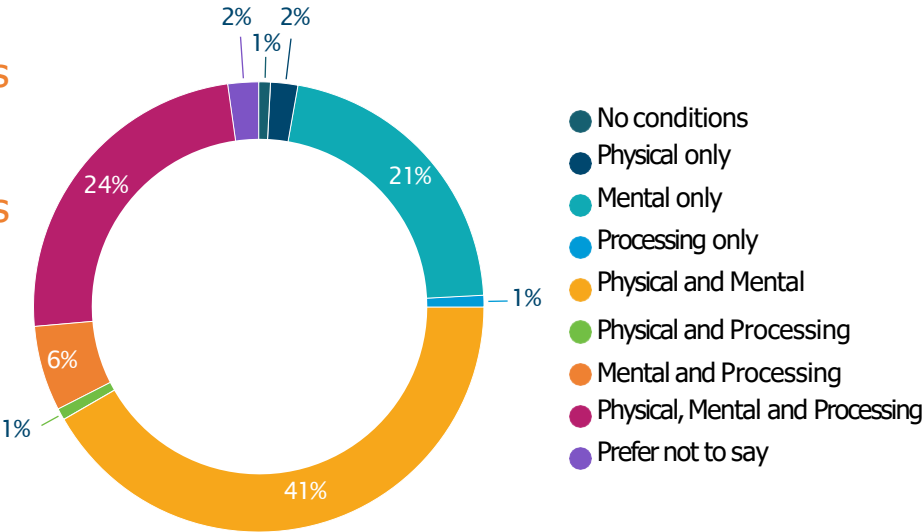
Difficult situations for Nurture customers



Key attitudes of nurture customers



Conditions affecting Nurture customers



Ability to maintain home



Key segment comparisons

It is helpful to see 'at a glance' how the six segments compare to each other. The first columns show the total for all customers.



Conditions affecting day to day life (%)

Depression	38	5	24	20	52	75	85
Anxiety	41	8	27	25	60	74	79
Insomnia	15	6	20	6	13	30	27
Dyslexia	7	3	6	5	7	9	15
PTSD	9	2	5	2	12	17	28
ADHD	6	1	2	4	11	7	17
Fibromyalgia	7	1	8	2	5	22	12
Eating disorder	4	0	3	2	4	12	11
ASD	4	1	1	2	6	5	12
OCD	6	1	5	4	7	13	13



Cognitive difficulties (%)

Keeping a conversation going	19	2	8	7	27	30	61
Following a conversation	15	2	7	3	14	26	56
Difficult to make phone calls	42	8	27	32	56	66	91
Difficulty reading	16	3	13	7	16	26	51
Difficulty understanding letters	24	6	22	12	22	41	66
Ignore letters that look official	19	3	10	10	25	21	68
Leave paperwork to someone else	17	5	24	8	9	30	45
Understanding financial information	16	3	13	4	14	25	60



Deliver



Flex



Boost



Reassure

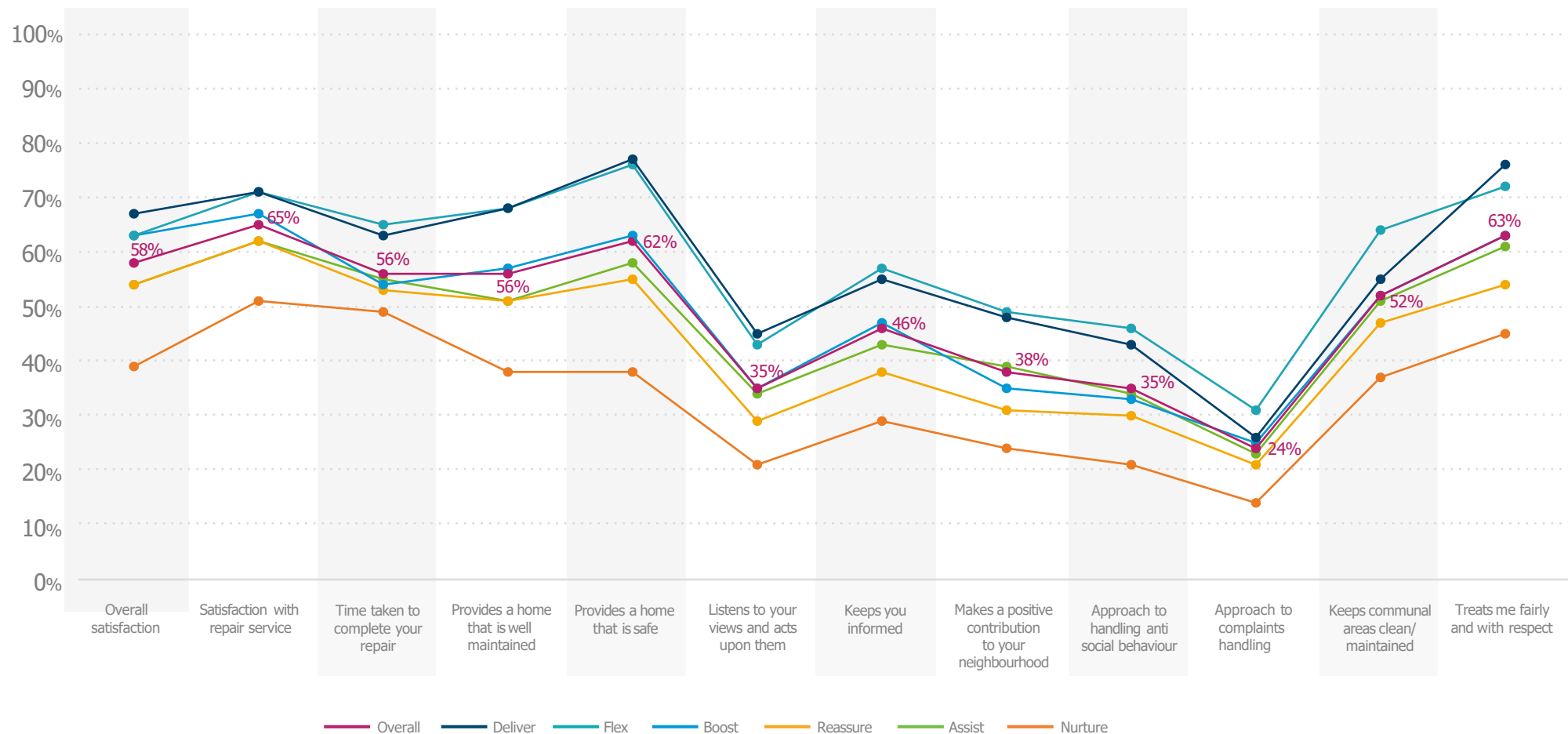


Assist

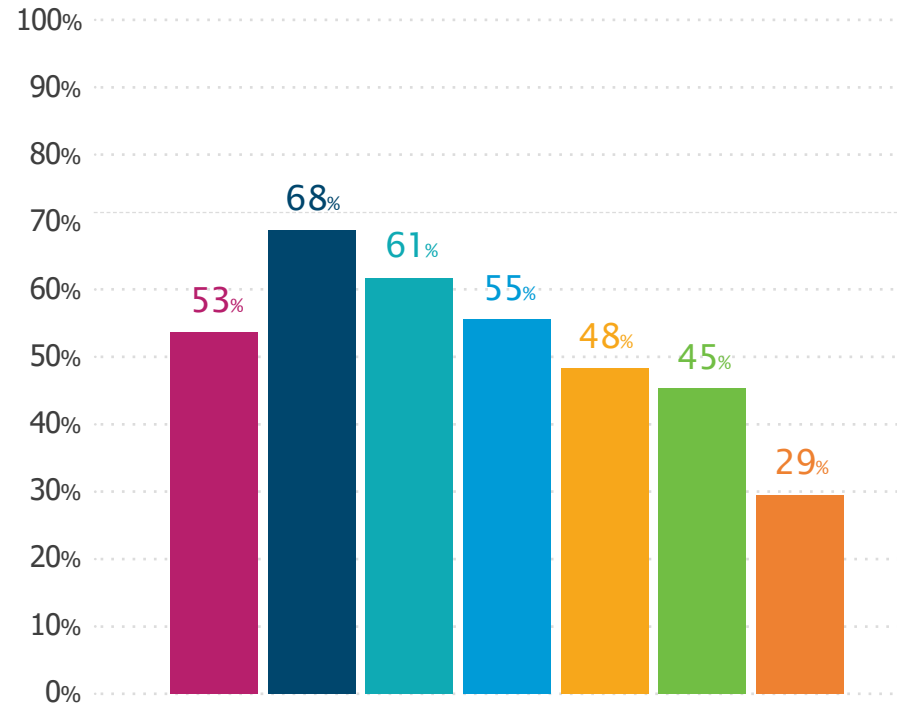


Nurture

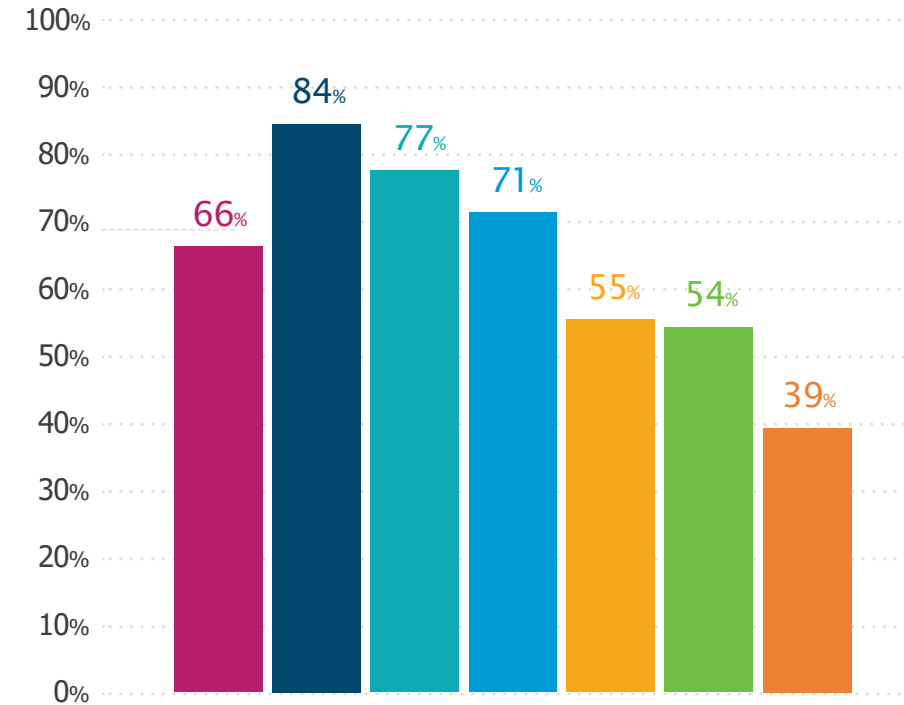
Tenant Satisfaction Measures



Needs



My landlord meets my needs



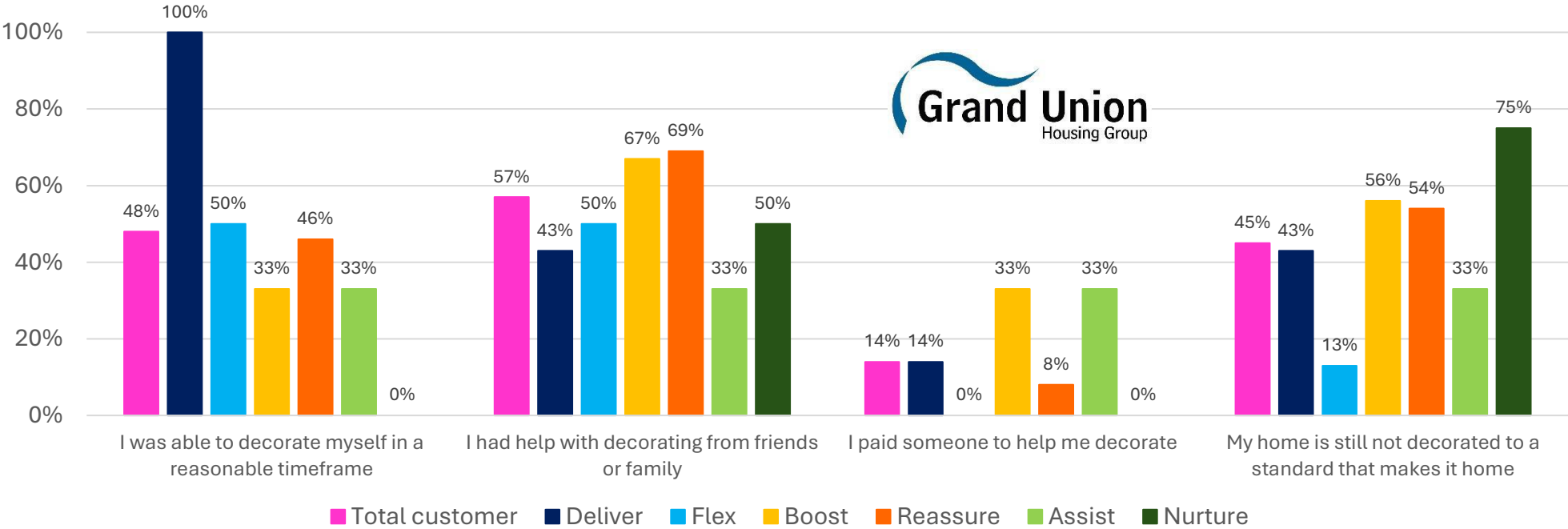
My home meets my needs



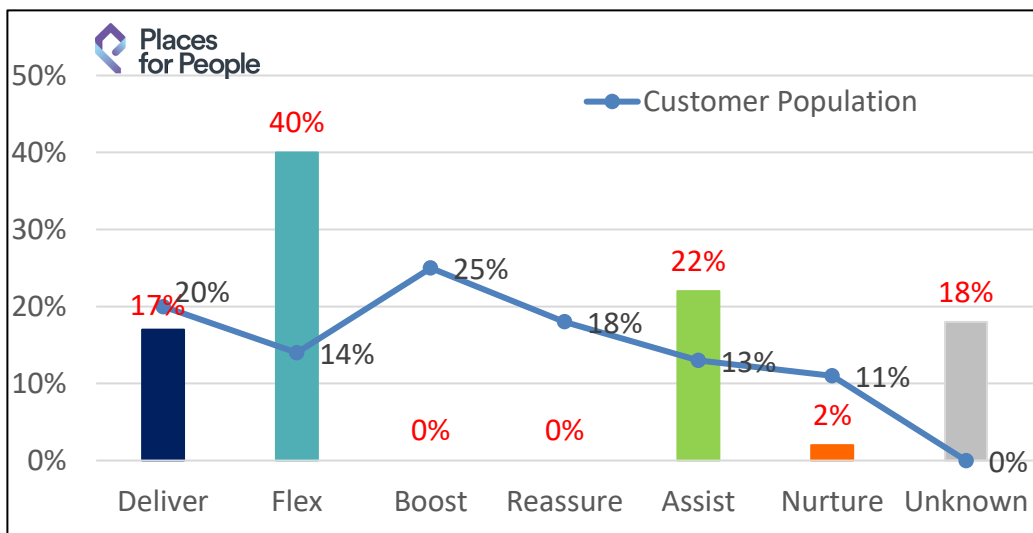
Systems thinking in consideration of needs



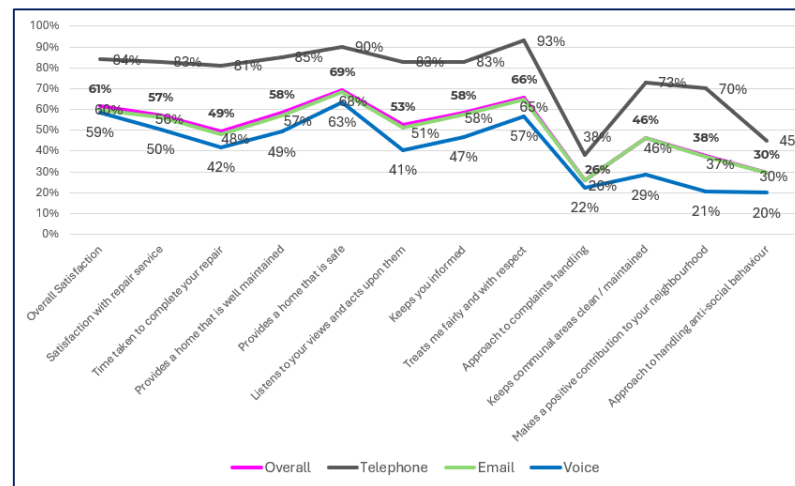
Experience, impact and outcome assessment



Why your approach to customer feedback needs to consider needs and capability



Customer Segments overall and by channel of delivery



Our total population	Customer %	TSM %
Deliver	22%	16%
Flex	18%	26%
Boost	28%	23%
Reassure	16%	13%
Assist	9%	12%
Nurture	7%	9%

Segments	Telephone	Email	Voice
Deliver	17%	16%	16%
Flex	61%	24%	22%
Boost	5%	25%	23%
Reassure	2%	13%	16%
Assist	10%	12%	15%
Nurture	5%	10%	7%

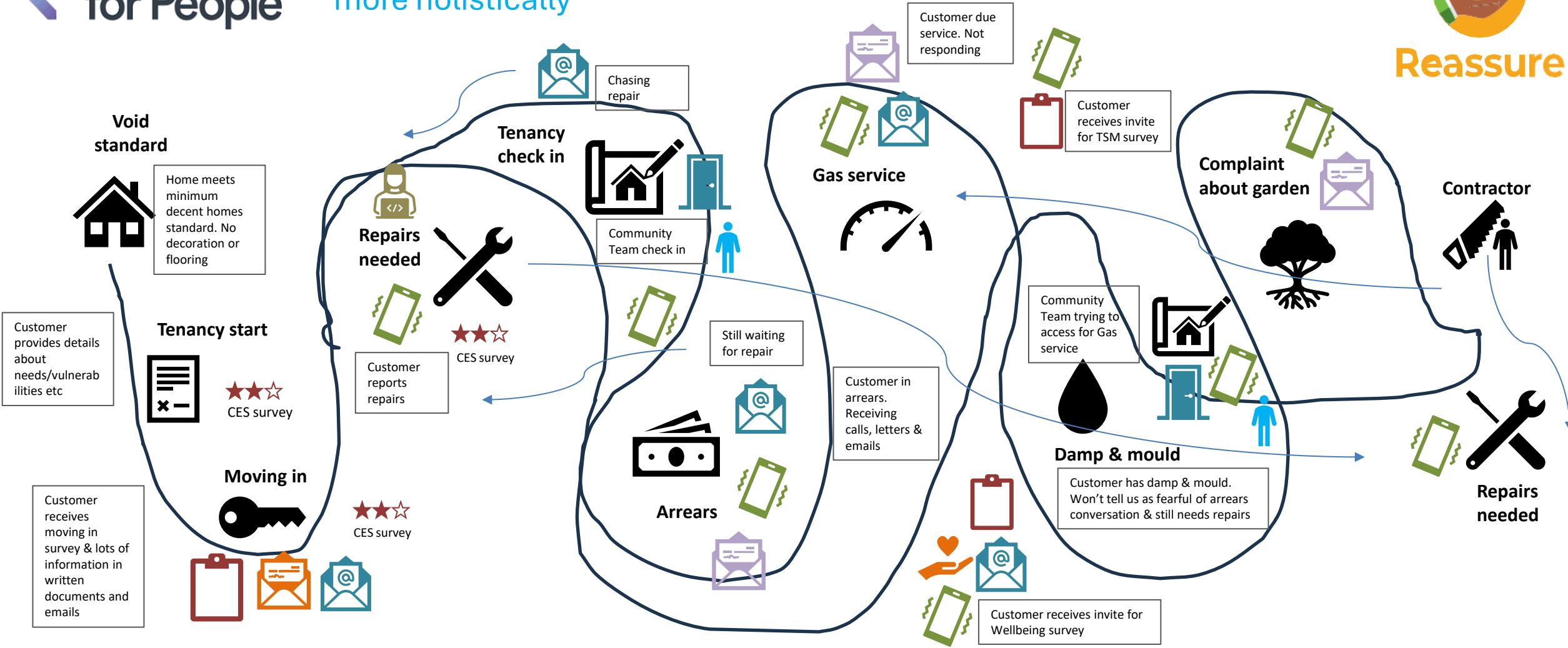
“Evidence submitted by landlords suggests that the survey collection method has a material impact on average satisfaction score. It is therefore important to understand the predominant survey collection method when assessing each landlord’s satisfaction score.”

Regulator of Social Housing – Tenant Satisfaction Measures 2023/24 Headline Report November 2024

Customer journey is not a singular process so we need to consider more holistically



Reassure



Daily Life

- Working
- Child care
- Time poor
- Struggling financially
- Not putting heat on
- Struggles understanding letters
- Utilities arrears & receiving constant letters/emails
- 4 conditions
- Depression
- Difficulty phone
- Overwhelmed

Organisational design

- There isn't 'a' customer journey. Journeys are easy/difficult with inconsistent barriers/blockers dependent on segment.
- Reviewing processes and touchpoints through the lens of different capability enables us to design holistically with **inclusion** as a design principle.
- If it is easier for the most challenged it is also simpler for the most capable; If it is designed for the most capable, it doesn't work for the most challenged and we experience service failure, inefficiency, wasted resource & poor customer experience.
- As a framework, we can apply across processes consistently – achieving organisational change and improvement



The development of process, technology, brand and people all informed by segmentation

Activity

Instructions



Turn over the card on top of the pack

The card contains a brief synopsis of a service request or need from a customer



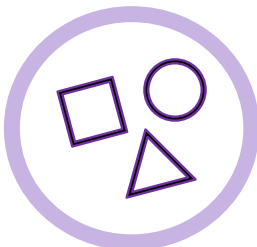
Open envelope A

Consider if the information on the card tells you anything about your customer that may indicate how they are experiencing the situation outlined on the first card



Open envelope B

Consider if the information on the card tells you anything about your customer that may indicate how they are experiencing the situation outlined on the first card



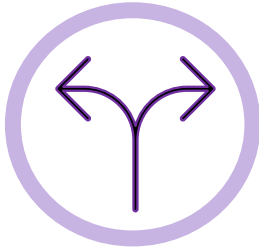
Open envelope C

Consider if the information on the card tells you anything about your customer that may indicate how they are experiencing the situation outlined on the first card

Considerations



Information you collect will never tell you everything you need to know. And the information you collect may not tell you what you need to know.



Vulnerability is not about a tick box or a flag on your system. We can consider vulnerability and need through both a ‘foundational’ or ‘situational’ lens in our process design; policy development and separate priority service offer.



Inclusive design can consider multiple customer difficulties without collecting data – segmentation is the strategic tool to inform this. Driving efficiency and accessibility.



Impact and outcome considerations not only improve customer experience but operational efficiency. **Make it personal.**

Considerations



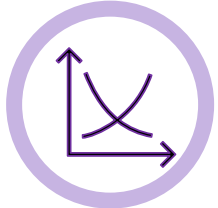
Budget & cost – what is the cost of your service failure?



Can you evidence representation in everything you do? Who are your customers? How do you hear all voices?



Learning & Development – how many colleagues do you offer impactful customer service training to? How many colleagues have vulnerable customer training?



What information is informing and measuring your improvements? Can you evidence through the lens of different customers?



Is your approach to vulnerability & inclusion good enough? Do you have an evidenced framework?

Thank you



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Gold Winner 2023



Gold Winner 2023



Innovator of the year
– housing association/local
authority **2023**



Special commendation ED&I
Changemaker **2023**



Most Innovative Housing
Provider **2024 FINALIST**

