



# Optimity



## Consumer Insights Report

# The New Keys to Customer Connection

Unlock greater growth and loyalty by knowing where they are today and where they are going tomorrow.

2021

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# Introduction

“ The global pandemic has wreaked havoc on the overall health and lifestyle of North Americans. At Optimity, we help millions of people live healthier and longer by using behavioral science with micro-education, micro-coaching, and micro-action built for the modern digitally connected consumer.

Consumer behavior insights are at the crux of data-driven decision-making and the impact it can have on marketing products and services. Now and in the future, brands, employers and retailers need to prepare for dramatic shifts in consumer and employee behavior.

Organizations need to be empathetic and aware of all facets of the lives of their consumers, just like every facet of their health interconnects holistically.

The insights in this report are just the beginning of a strategic roadmap to help prepare brands to engage and empathetically speak to their core customers. Along the way, you'll learn how to demonstrate at every turn that you also authentically understand how to help your audience improve their overall health.



**Jane Wang**  
CEO



# Who Optimity's Users Are

“ Building a bridge from consumer behavior to emotional connection is a fundamental shift. It shows that you understand your audience and express it through how you support them and connect more meaningfully to what they stand for. Since March 2020, self isolation, work-from-home and an ever-changing environment of restrictions, the average consumer wants more than just value — they want a connection.”

**Bryan Pearson**  
Advisor Retail & Loyalty Rewards



Optimity's users are digital wellness-seekers, proactively engaged with new ways to learn about their health and well-being. Between September 2020 and March 2021, a total of 138,222 individual active users in Canada and the U.S. participated in the study.



The majority identify as women and **57.1%** are between the ages of 21-40.



In the United States, the top three states are California, Texas, and Florida. **74.3%** of users live in metro centers or mixed urban/rural environments. In Canada, the majority live in Ontario, British Columbia, and Alberta.



The majority are professionals in business, health and education. They report feeling a strong sense of financial know-how. Despite that normal confidence, **70.4%** say that managing their finances causes them stress.



Their **#1** financial goal post-pandemic is to get back to traveling. After that, owning a home and buying a car are still top priorities but less important after a year of lockdowns and isolation.



With the majority still relatively young, the **#1** chronic health conditions they report are mental health-related: anxiety and mood disorders.

### The Ongoing Impact of COVID-19

Mid-pandemic, vaccination rates are rising and different areas in North America are recovering at drastically different rates. No matter the location, Optimity users have been impacted by the long-lasting effects of COVID-19 and its variants.

- Keeping with employment trends across North America, **25.2%** reported that they now work from home.
- The top lifestyle changes brought about by COVID-19 can be mapped directly to the four goal areas we tested. Right now they care most about physical activity, healthier eating, mental health and financial well-being.



# Top Health Goals for 2021

Mid- and post-pandemic, Optimity users have taken time to step back and reevaluate what matters most to them in life. They're understandably focused on the key pillars of overall holistic health and how they impact each other: physical activity, nutrition, mental health and financial well-being.

To meet users where they are and authentically (and empathetically) meet their needs, brands in every industry should have an ear-to-the-ground understanding of how this increased attention on 360° health has influenced the needs of the consumer. Brands who proactively anticipate and prepare for these behavior shifts will be better prepared as communities across North America emerge and transition to post-pandemic life.

“After last year, it's not surprising that mental health and physical wellness are top-of-mind for today's consumers. Tracking and understanding behavioral insights are critical for organizations to shape how they bring their brands, products, and services to market. Most importantly, it's key to informing how they can connect in meaningful ways with their customers and employees.

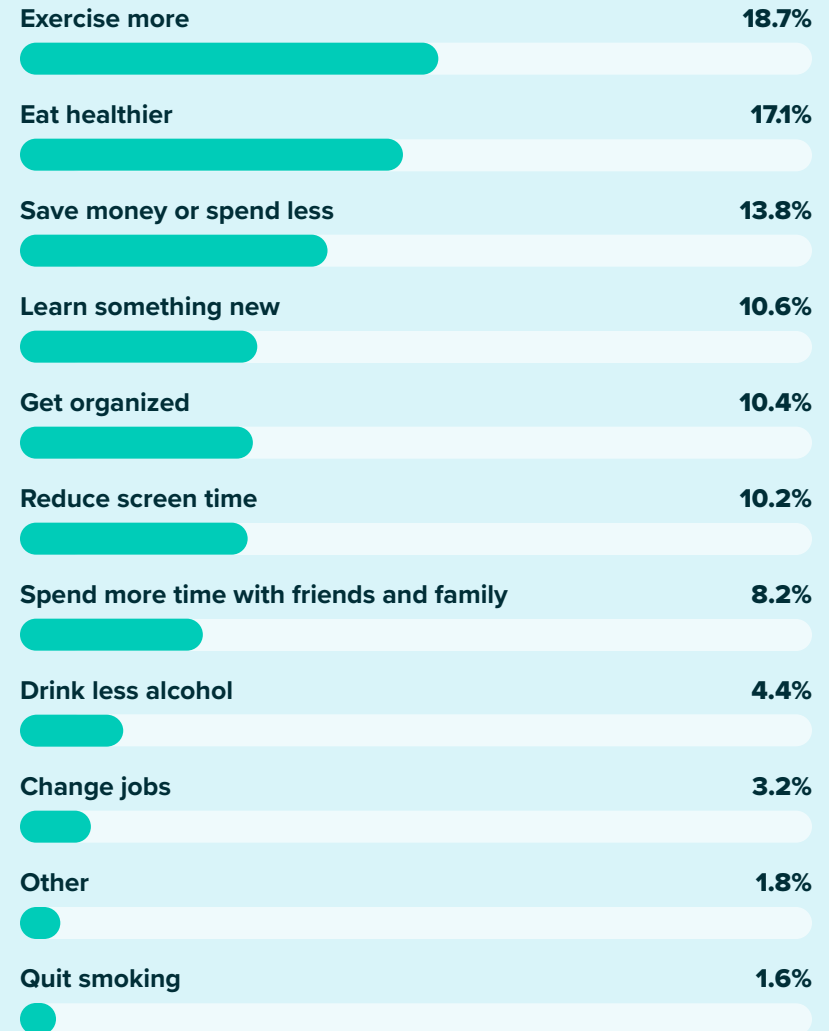
**Jane Wang**  
CEO

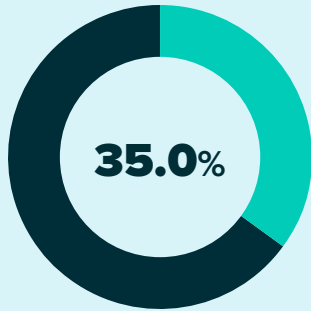


Essential aspects of mental health, including financial organization, social connection, reducing screen time, and learning something new, show the different approaches users take to tackle more granular aspects of mental well-being. More traditional health concerns — including reducing nicotine and alcohol use — are less top-of-mind this year.

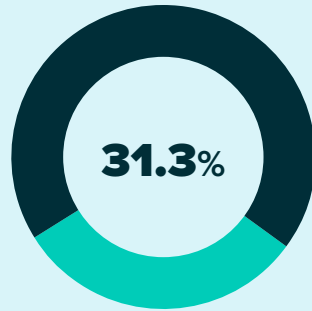
This shift means that every organization needs to focus on how they're uniquely positioned to integrate mental well-being into their products and services.

### What are users' biggest overarching goals for 2021?

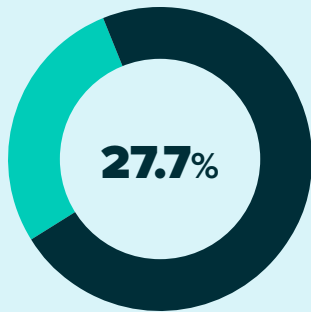




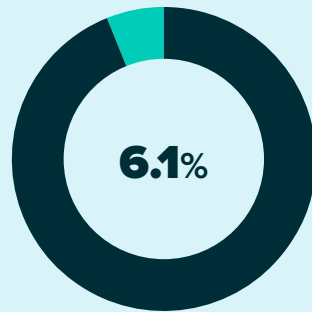
Add 5 minutes of continual walking to your week



Eat one extra serving of veggies each week



Participate in one healthy stress relieving activity every week



I don't want to make a New Year's resolution

## Focus Goals: Physical Activity, Healthier Eating, Mental Health and Financial Quality of Life

To assess motivations, adoption challenges, and behavior change across Optimity's user base, we engaged them with simple, easy-to-achieve **SMART goals** that ramped up to their top concerns for 2021. In fact, **74.5%** of users reported already being familiar with SMART goals and the relevancy of that approach.

To gauge behavior change and knowledge retention, we surveyed users at the beginning and two weeks into the goal period to see if suggestions for daily behavior change had also impacted their overall understanding of their new health skills.



**Physical  
Activity**





## Why It Matters

Adults aged 18-64 should aim for at least 150 minutes of moderate to vigorous aerobic physical activity each week, in sessions of ten minutes or more. (Source: [Canada, U.S.](#))

Regular physical exercise has become even more critical during COVID-19 for three key reasons:

- Helps adjust to increasingly sedentary lifestyles during various lockdowns, reduced access to traditional fitness activities, and increase in remote work.
- Critical benefits to mental and emotional health from physical exercise.
- Increase in immune system capacity and ability to fight infection.

With this in mind, we encouraged Optimity users to take on the goal of adding 5-minutes of continuous walking at least once a week.





# What This Means for Your Brand

Emotional and psychological hurdles were identified as the top barrier to meeting the weekly goal of 150 minutes of physical activity. Motivation, the perception of available time, and current energy levels are all linked to behavioral science and self-perception.

How people think and feel about their ability to work out is just as important, if not more so, than their access to equipment or knowledge of using it.

- **How can you provide products and services that help make exercise more accessible and address the fundamental feelings and emotional hurdles behind why it can be hard to start a new workout habit?**
- **How can you integrate best practices for behavior change into your overall user journey?**
- **How can you highlight how mental health is closely tied to physical exercise and address both at the same time?**

## From Day One

Overall, Optimity users are a fairly active community, with **62.2%** already exercising for at least 60 minutes each week.

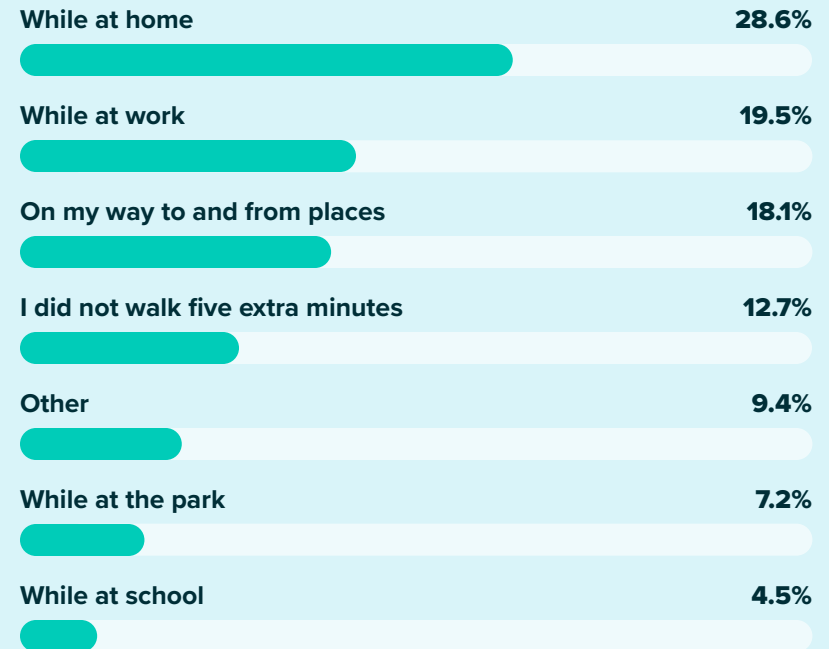
Confidence in their ability to become more physically active was high, with **69.2%** either agreeing or feeling neutral.

## Success Rate

Users achieved a high success rate. Due to various lockdowns and reduced access to fitness facilities, most users saw the greatest success simply by adding physical activity to wherever they were, with **“at home”** and **“at work”** being the top two.

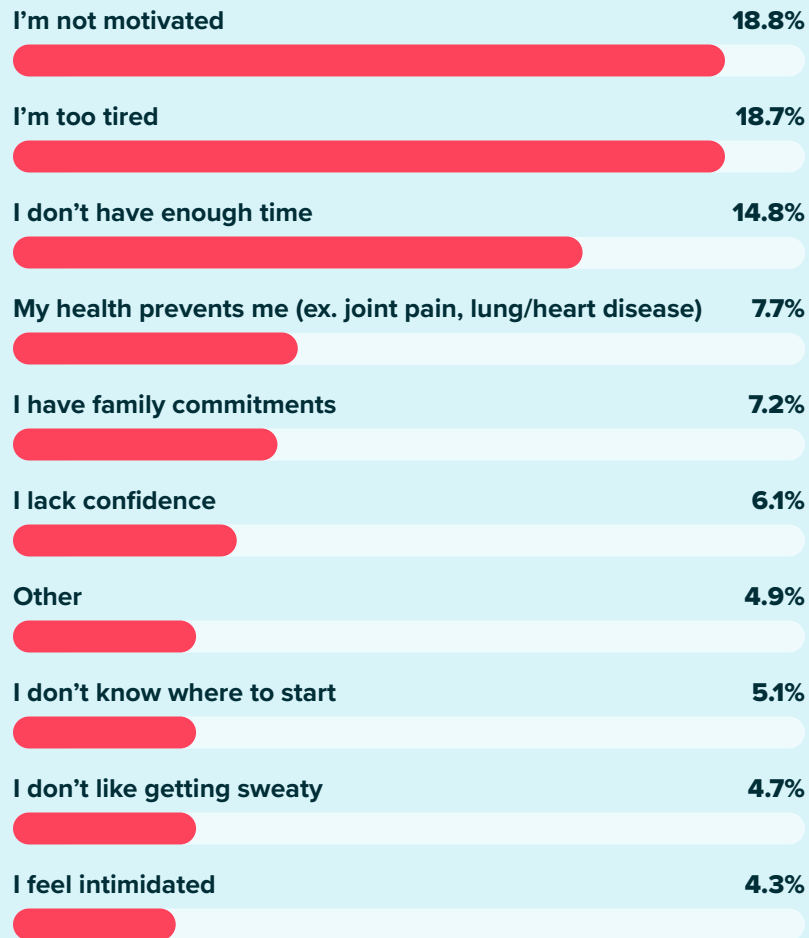
Most promising of all, **79.2%** of users walked for more than their allotted time, giving credence to the idea that getting started with a new habit is more challenging than continuing one. The most significant motivational hurdle is getting started.

### Where did users complete their extra walking?





### What challenges/barriers did users face when trying to be more physically active?



## Challenges

The most considerable barriers to taking action are mental, not physical. **“I’m not motivated”** and **“I’m too tired.”** followed by **“I don’t have enough time,”** were the top three reasons users felt they were unable to get their regular workouts done.

## Insights and Opportunity

After **“improving my overall health,”** the second most popular reason to focus on physical health goals was **“feeling better about myself.”** This speaks to the intrinsic links between physical exercise and emotional well-being. Whether users realize it or not, they’re motivated to exercise to achieve mental health outcomes just as much, if not more, than traditional physical health-focused outcomes, including **“reducing my risk of chronic disease”** and **“managing an existing disease.”**



### Building Muscles with Resistance Training

## How would users like to overcome these challenges/barriers?



**What other areas of fitness do users want to improve the most within the next 6 months?**



## In The Next Six Months

Users demonstrate a passion for physical activity and a desire to improve. They have a firm idea of what they want to do next, with a majority looking to enhance their physical endurance and cardiovascular health.

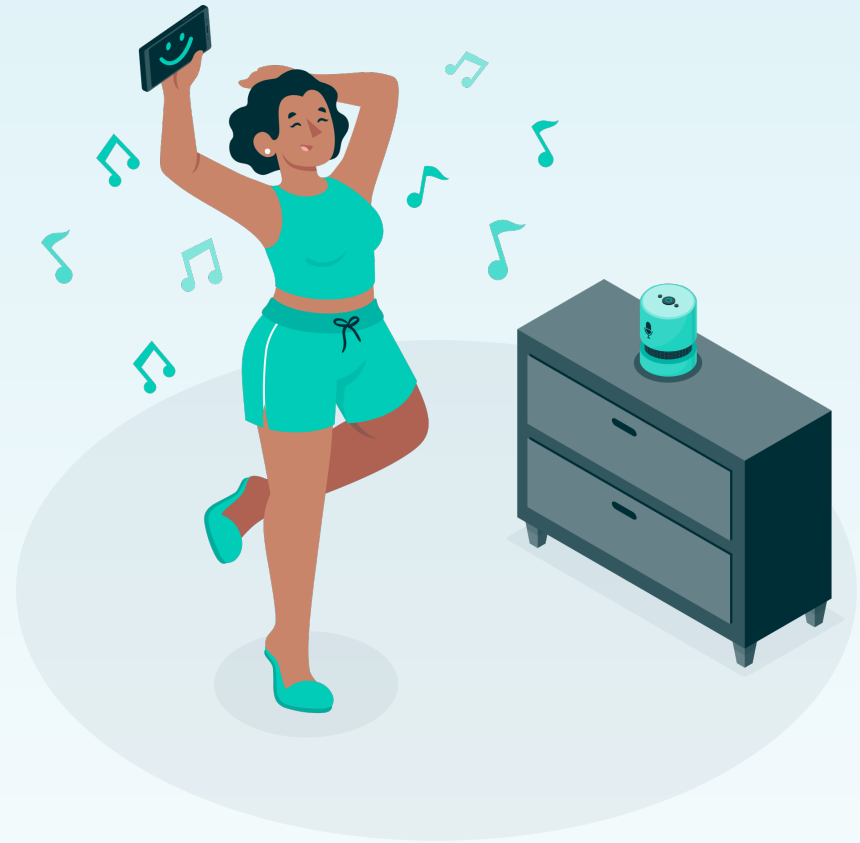
## Behavior Change

The physical activity goal saw the lowest initial education rate, with only **32.5%** answering correctly. Though they improved throughout the goal to **52.7%**, that still leaves a substantial educational opportunity for almost half of all users.

This signals that there's not only an opportunity to find ways to motivate folks to take physical action but an immense need to continue highlighting their underlying knowledge around physical fitness.



# 2 Mental Health



## Why It Matters

During COVID-19, North Americans experienced a once-in-a-generation mental health crisis across all demographic groups. **50%** of the North American workers reported a decrease in mental health.

The number of Americans reporting symptoms of anxiety quadrupled, coupled with dramatic increases in associated adverse health outcomes, including reduced sleep, aggravated chronic conditions, and increased alcohol and substance abuse.

Research increasingly shows that mental health impacts will last well beyond the “end” of the pandemic. Employers and industry leaders will be tasked with finding new ways to improve mental health. This holds true across all employee bases: more permanently remote and distributed workforces, as well as on-the-ground essential workers who continue to experience vastly increased risk of contracting COVID-19.

With these challenges in mind, we gave Optimity users a mental health goal to proactively add one stress-relieving activity to their week.



# What This Means for Your Brand

When it comes to their mental well-being, users reported high rates of unhappiness with a huge opportunity to empower them to feel more capable that they know how to take care of their mental health.

For brands, this means engaging empathetically and giving audiences easy actions that are scientifically proven to benefit their mental health. At the same time, focus on reducing stigma and normalizing – and emphasizing – conversations surrounding mental well-being.

- **How can your product or service increase individual happiness and create micro-moments that make people feel better day-to-day?**
- **How can you point out ways to reduce stress, remove friction, and make your consumers' lives simpler?**
- **More than ever, users are becoming aware that health is interconnected. Even if traditional mental health approaches don't seem like a fit, there's a way to show how your brand can help make your consumer feel better, which is a crucial aspect of mental well-being (whether you've focused on it in the past or not).**

## From Day One

The majority of users feel that they can “**sometimes**” manage all of the stress in their lives, but far fewer felt confident that they can “**always**” manage it.

Similarly, most feel they can “sometimes” find time to maintain healthy relationships with friends and loved ones, but there is still a lot of room for improvement.

Not surprisingly, a high number of users reported regular feelings of unhappiness, with almost half feeling unhappy “**often**” or “**always,**” and only **11.6%** responded with “**rarely**” or “**never.**”

With an open and honest focus on individual happiness to improve how users feel on a day-to-day basis, the opportunity within the mental health category is to engage users with specific actions that are proven to benefit their mental health.

## Success Rate

The mental health goal saw a demonstrably lower success rate than the physical activity and healthier eating goals. This speaks to the complexity of mental well-being and the severe need for mental health support during COVID-19 — now and in the future.

### Did users complete their mental health goal?



## What stress relieving activity did users do the most?



Users' chosen goals mirrored our increased understanding of the interconnections between physical and mental health and the integral addition of solid sleep hygiene. To reduce their stress levels, the **#1** result users reported was that they **“became more active,”** followed by **“made time for myself”** and **“had a good night's sleep.”**

Some of the most popular activities focused on qualitative outcomes, like **“connected with friends”** and **“made time to laugh”** over specific actions like **“practiced meditation”** and **“volunteered.”**



## Challenges

Similar to nutritional goals, the most commonly identified barriers were around perceptions over specific lack of skills. **“I was too tired”** and **“I didn’t have enough time”** ranked highest, while **“I don’t know where to start”** ranked lowest, indicating that users know what they need to do but require assistance in prioritizing, scheduling, and feeling able.

## Insights and Opportunity

Users are looking for action and accountability, and are specifically looking for ways to schedule mental health activities and how to engage with friends and family members.

### How would users like to overcome these challenges/barriers?





### **“I was too tired”**

Programmatic examples to directly address:

- Empathetic research-based approaches that aren't trendy and don't make light of the effort it takes to focus on mental health
- Micro-actions users can take to feel more energized with minimal effort

### **“I didn't have enough time”**

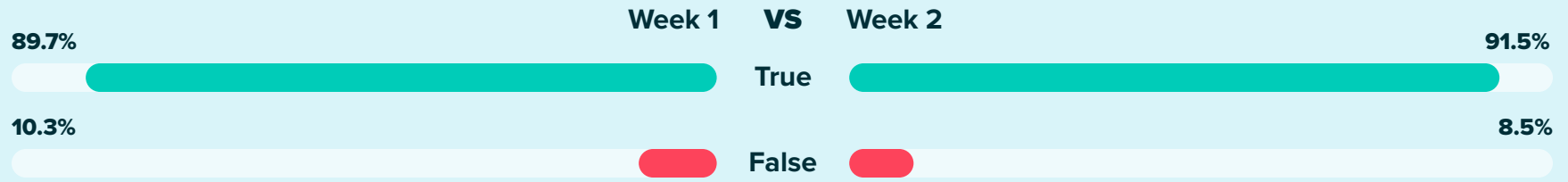
Programmatic examples to directly address:

- Benefits of meditation in 5 minutes or less
- Importance of scheduling self-care to get maximum impact in the minimum amount of time



**Mental Health and You**

**Mindfulness is your ability to be aware of how you're feeling right now.**



### Behavior Change

The mental health goal started with a very high rate of existing user education at **89.7%** but still shifted slightly higher to **91.5%** over two weeks. This indicates an extremely high awareness of mental health goals but that there's still room for improvement.

### In The Next Six Months

Users are looking to reduce stress most of all, but with increasingly sophisticated mental health strategies to back it up, including **“improve my self-esteem and body image,” “build my resilience and positive thinking,”** and **“improve my sense of community belonging.”**

# 3 Healthier Eating







## Why It Matters

While food trends come and go (celery juice, anyone?) the recommendation to eat more vegetables continues to be a mainstay of North American government nutritional health policy. (Source: [Canada](#), [U.S.](#))

**Maintaining a healthy weight** is a crucial component of overall well-being. Most research focuses on direct physical outcomes, like a higher chance of chronic disease, as the main risk. An unhealthy weight also has been linked to lesser-known impacts, including decreased motivation to exercise, reduced self-esteem, and increased substance abuse.

During the global pandemic, **61% of Americans reported adding on undesired weight.**

Nutritional balance is one of the best ways to maintain a healthier weight, and seemingly minor changes can make a big difference. With recent updates to government food guides encouraging adults to fill half of their plate with vegetables at every meal, we designed this goal to help users start slow and add an extra serving of whole vegetables each week.



# What This Means for Your Brand

Only **50.2%** of users are confident they know how to make the right food choices. That means users are hungry for healthier products and convenient services that increase confidence and knowledge and assured that they're eating well.

At the same time, users are increasingly aware of how nutrition affects how they feel. Positioning products and services based on the end emotional outcome is vital.

- **How can you integrate nutritional education into your existing products and services?**
- **How can you highlight the integral connections between nutrition and mental health?**
- **How can you point out the relevant health benefits of your products as they tie into overall holistic health?**

Optimity can help you envision, integrate and measure well-being programs with your core audiences. Along the way, you'll learn, quantifiably and quantitatively, how you're driving them not just to take action but learn the all-important "why" behind the steps they're taking.



## From Day One

Users initially reported a high level of confidence and a much higher fruit and vegetable intake than the average North American.

**41.6%** reported eating three or more servings of fruit and vegetables daily, **3x** higher than the American average of just 10%. **50.2%** of users said they felt confident they could make healthier food choices.

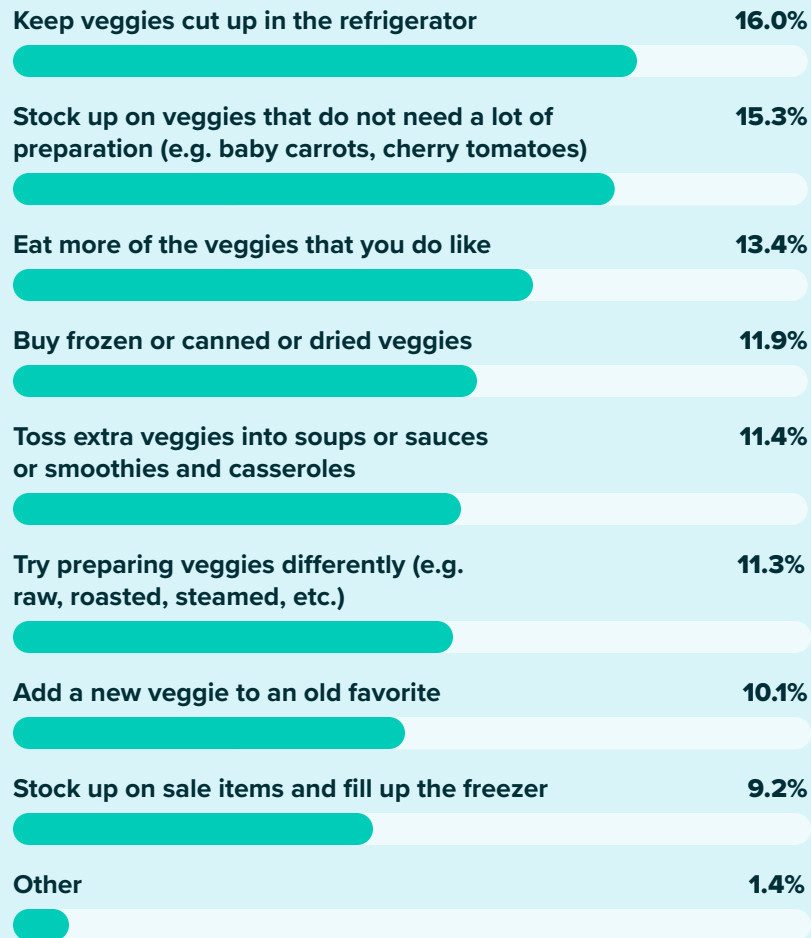
## Success Rate

A large majority of users with this goal saw themselves as successful, with more than **3x** more reporting that they'd achieved healthier eating versus those who felt they hadn't.





### How would users like to overcome these challenges/barriers?



## Challenges

Instead of stereotypical dislikes about the taste and texture of vegetables being the top barrier, users focused more on the utility around cooking and economics than personal preferences like flavor.

The **#1** barrier was **“vegetables spoil too quickly,”** followed by **“vegetables take too much time to prepare,”** **“vegetables are not easily available,”** and **“vegetables cost too much.”**

## Insights and Opportunity

To make healthier eating more accessible, users focused on highly actionable and easy to accomplish tips. This signals that there’s a high level of awareness around the “why” of healthier eating. What users need help with most are easy-to-follow “hows” to make it fast and straightforward.

Nutritional activity and healthier eating are not as simple as “you should eat more vegetables.” While it’s true that you should, our eating habits are closely tied to psychology and behavior.

The top barriers users faced indicated more of an educational and behavioral challenge, which you can directly address with quick education and actionable tips:

### “Vegetables spoil too quickly”

Programmatic examples to directly address:

- Nutritional benefits of canned and frozen vegetables
- Seasonality and which vegetables last the longest
- How to store vegetables for maximum freshness

### “Vegetables take too much time to prepare”

Programmatic examples to directly address:

- Fastest vegetable recipes
- Healthier ways to use pre-packaged meals



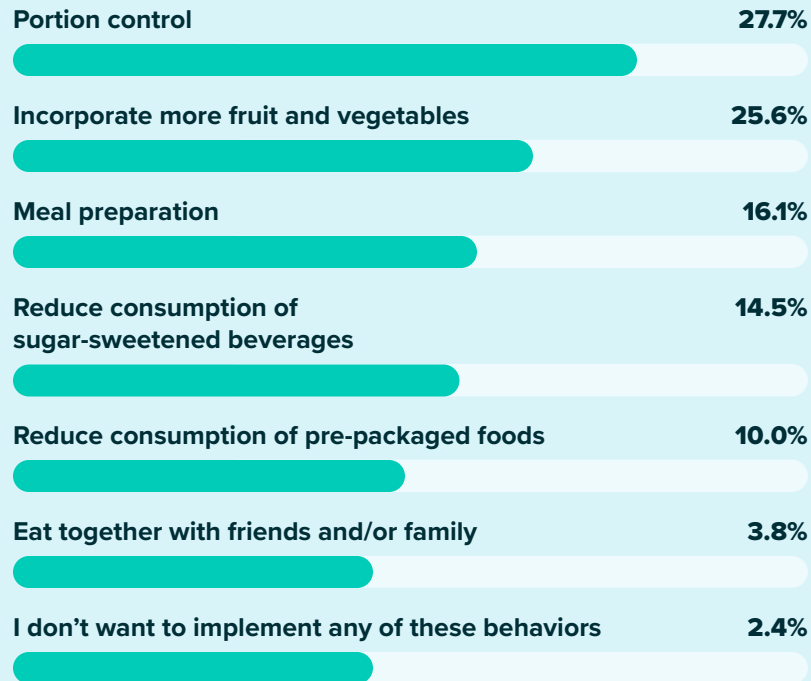
15 Essential Tips for Portion Control



Optimity



### What other healthy eating behavior would users like to implement the most within the next 6 months?



### In The Next Six Months

When asked what they'd most like to learn next, users continued to focus on actionable items that would make it easier for them to eat healthier.

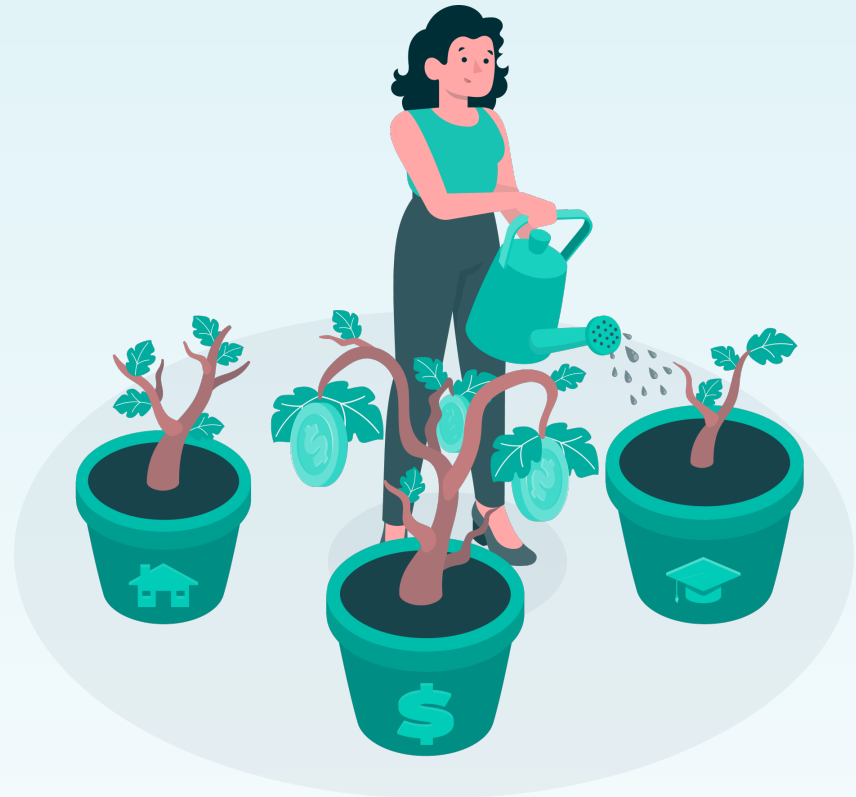
### What is the first step in meal planning?



### Behavior Change

We asked users about their knowledge on meal planning best practices. After two weeks of working on this goal, users showed an increase in healthy eating knowledge by **8.8%**.

# 4 Financial Quality of Life





## Why It Matters

It's not surprising that easing financial stress is a top concern after the first waves of the COVID-19 pandemic. In 2020, millions of North Americans lost their jobs and unemployment rates hit once-in-a-lifetime highs.

The financial toll this took on users is immediately obvious. Still, we're only now getting research about the mid- to long-term consequences this has taken not only on bank balances but on financial confidence, stress, and plans for the future.

- Close to half of all Canadians say they're **not financially secure** enough to withstand another pandemic wave.
- In the United States, more than half of all working adults say that the **fallout from COVID-19 will make it harder** to achieve their long-term financial goals.
- Half of North Americans under the age of 35 say they've had to borrow money or raise their amount of consumer debt to cover their financial shortfalls.





# What This Means for Your Brand

It's crucial to keep the holistic connections between financial quality of life and other areas of health top of mind. Don't treat financial education separately from other critical areas of wellbeing. Money management content that is cold, overly quantitative, and doesn't take the reality of your audience's current core psychological needs into account won't only be ineffective — it also runs the risk of seeming out-of-touch and even offensive.

Financial literacy already has a reputation for being boring, overly technical, and challenging to absorb. This is your opportunity to wow audiences by showing you understand not only how to improve their financial quality of life but how it can benefit their overall health and life in general.

- **Stress, anxiety, and other mental health impacts of financial worry are well-documented. How can you create programs or integrate new aspects of mental wellbeing into how you talk about money?**
- **Getting enough physical activity or eating healthier is highly dependent on economic factors. Don't forget to include real talk about the financial reality of how to exercise and eat better and give a range of financial options.**
- **Don't assume that everyone in your audience has the same financial access. Broadening your perspective will prove a commitment to diversity of experience and that you genuinely care about helping people live healthier and not just getting them to be your customer.**





## From Day One

“**Save money or spend less**” was the **#3** overall user goal for 2021, after “**exercise more**” and “**eat healthier.**” It also ties closely into other popular goals, like “**get organized**” and “**change jobs.**”

The top financial goals focus more on regaining a sense of normalcy than on traditional milestones, with the ultimate financial goal to get back to traveling again.

Interestingly, both financial confidence and financial stress are simultaneously high. This signals that high confidence in a skill doesn’t necessarily result in lowered anxiety around it. **52.6%** of users say they’re “**very confident**” or “**confident**” in their ability to achieve their financial goals. At the same time, users are **2x** more likely to say they’re stressed about money than not stressed at all.

## Challenges

Not surprisingly, **“change in employment status”** was the top disclosed financial event for most users. In second place was **“becoming or planning to become a homeowner”** and the third spot went to **“having or planning to have kids”**.

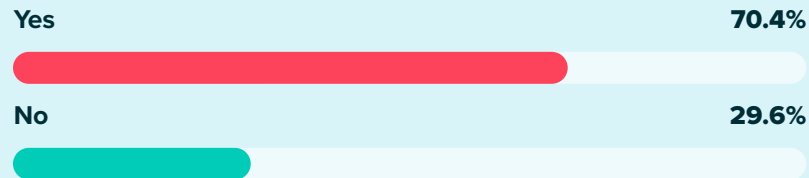
### What financially-impactful events occurred in the last year or may occur next year?



**Are users planning on starting a family/ having children?**



**Does managing finances stress users?**



**Insights and Opportunity**

Almost half of users plan to start a family in the next 5-10 years, with far fewer currently expecting. This indicates an opportunity to talk about long-term financial family planning and how to start early if you're even considering having children.

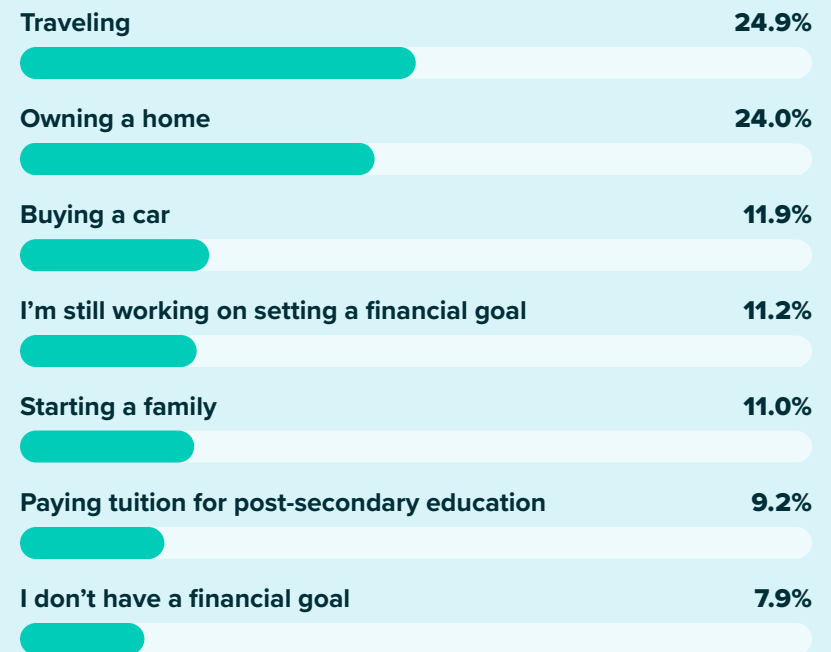
The high amount of perceived stress around finances, despite users also reporting a high amount of confidence in their own financial ability to reach their goals, signals an opportunity to tap into the related mental health aspects around economic quality of life, with a focus on the more qualitative "why" around finances rather than the traditional focus on actionable, quantitative "how-tos."



**Money carries a long list** of stigmatized experiences, salary discrimination, and shame, particularly for women and marginalized communities. Delving more deeply into how to be honest about finances while acknowledging the existing inequities around money is key to addressing some of the core mental health aspects of financial planning that are often overlooked. This could be a strong competitive differentiator for any brand willing to put in the time and empathy to do this right.

A significant number of users reported having no financial goals at all or that they're still working on figuring out what they are. Keeping an empathetic tone and approach to the current economic situations of your audience in mind, there's still an opportunity to help them learn how to set long-term financial goals in an unsure mid- and post-pandemic world.

**What are users' financial goals? (i.e. buying home, starting family)**





### **“I don’t have a financial goal”**

Programmatic examples to directly address:

- Empathetic approaches acknowledging current financial realities and how to address the underlying mental health aspects of rethinking them
- Micro-goals and the big benefits you can gain from very small, actionable financial planning steps

### **“I’m still working on setting a financial goal”**

Programmatic examples to directly address:

- Focus on finding moments throughout your customer journey where you can integrate financial planning into existing programs
- Piggyback aspects of financial wellness onto existing well-being initiatives to make it feel seamless and attainable



#### **10 Ways to Trick Yourself Into Saving**

# Executive Summary

## Brand Opportunities for 2021 and Beyond

Before knowing what strategies to focus on, you need to have a crystal clear picture of who your target audience is, what they care most about, what influences their behavior, and how you can uniquely address a challenge in their lives and provide a solution.

Across demographics and industries, COVID-19 has made North Americans more aware of the holistic interconnectedness of regular physical activity, healthier eating habits, mental health and financial quality of life. All four have been significantly challenged during the pandemic, and consumers will be looking to improve upon them equally as they transition into a post-pandemic era.

Addressing their needs requires holistic thinking from brands as well. Focusing on one aspect of their health instead of the whole will leave you open to irrelevance and inauthenticity. At a time when consumers expect greater empathetic engagement than ever, that's a risk you can't afford to take.

“ Whether you're an employer or a brand, it's imperative that you consider health and wellness initiatives as your bridge to building long-term loyalty and connection. It's a key differentiator to how consumers make decisions and a critical area where people are increasingly looking to leading companies to show that they care. They want you to focus on and support them throughout their critical areas of wellness, and doing just that is your path to competing in today's environment and the near future.

**Bryan Pearson**

Advisor Retail & Loyalty Rewards

# About Optimity

Optimity is a mission-driven technology company that uses evidence-based behavioral science and gamification to improve population health. The company's health and wellness solutions for enterprise and consumer markets are developed by leading health experts and backed by more than 30 years of behavioral science research.

Optimity Enterprise, the company's B2B solution, engages large populations in staying healthy and is used by employers and insurance companies in Canada, the U.S., and Japan to drive better health outcomes and longevity for employees and policyholders. The Optimity consumer app (formerly Carrot Rewards) rewards users for walking and completing short educational quizzes focused on the body, mind, and finances.

Optimity partners with popular consumer loyalty brands, consumer facing retail brands, health and wellness brands, etc., enabling points (gems) earned in its enterprise and consumer apps to be redeemed towards grocery, travel, and lifestyle rewards. With a reach over two million North Americans, Optimity continues to be one of the fastest growing and popular health rewards programs.



[engage@myoptimity.com](mailto:engage@myoptimity.com)





# Our Data Practice and Methodology

Optimity's Foundation Program serves as an onboarding program to introduce critical health and wellness topics at the core of our platform. We periodically asked evaluation questions to build on specific data points and understand and test changes in our users' knowledge.

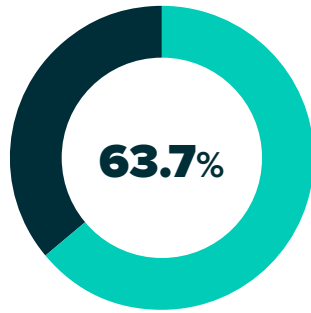
We then collect and analyze these key data points to learn more about what's top of mind for our user base and inform future programming based on their needs and top areas of health growth.

- **Intentions and goals**
- **Current life stages and levels of awareness**
- **Motivations**
- **Barriers to action and perceived challenges**
- **Openness to coaching**
- **Behavioral encouragement**

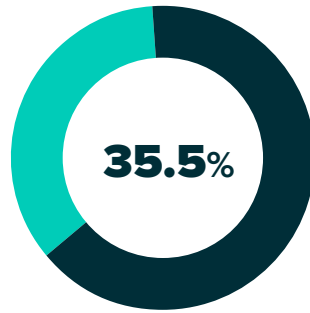


# Appendix

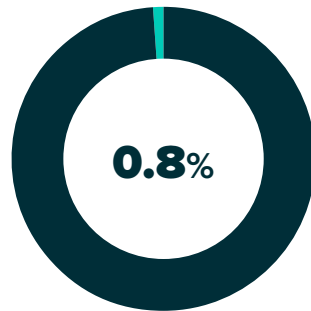
## Gender Identity



Female

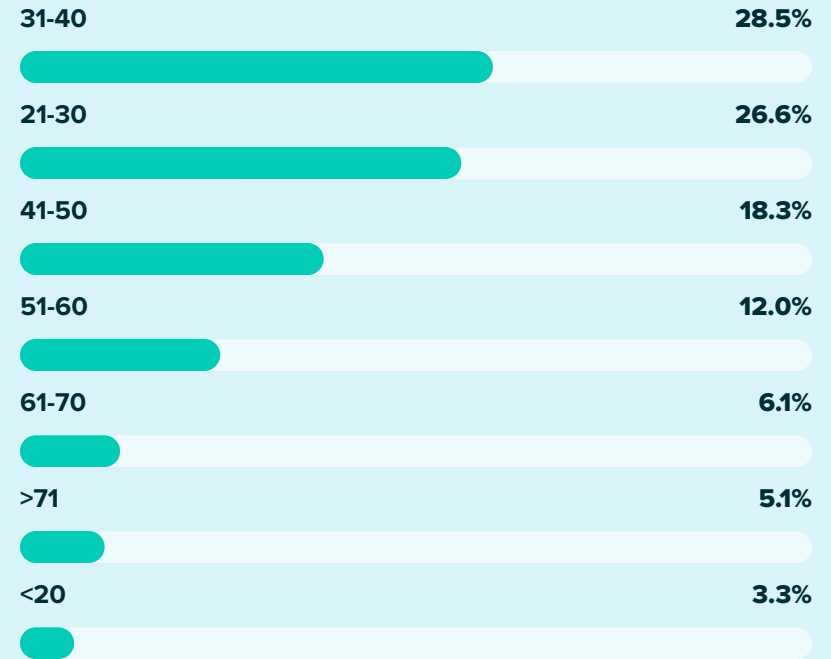


Male

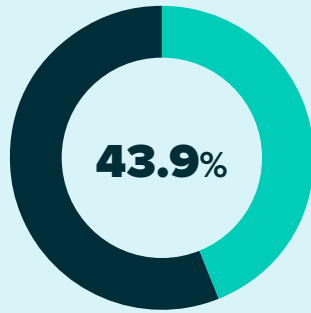


Other

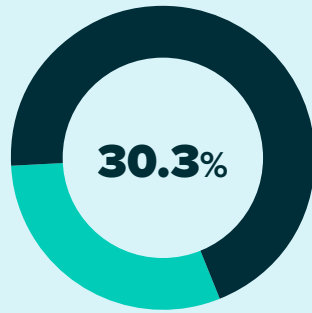
## Age



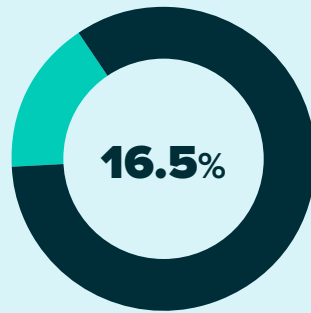
### Location



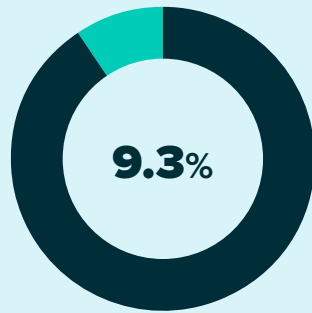
Metro



Urban/Rural Mix



Rural



Remote

### Geography

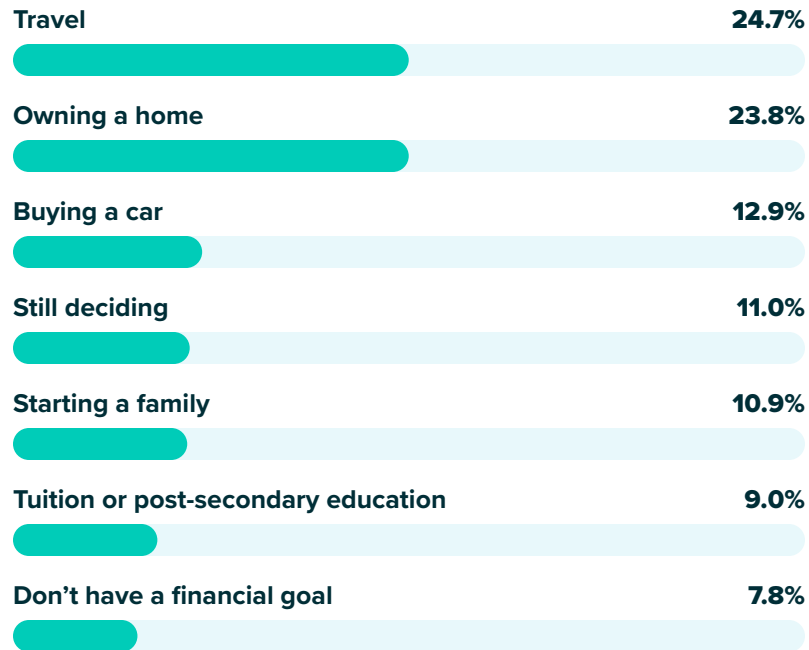
#### Canada



#### U.S.

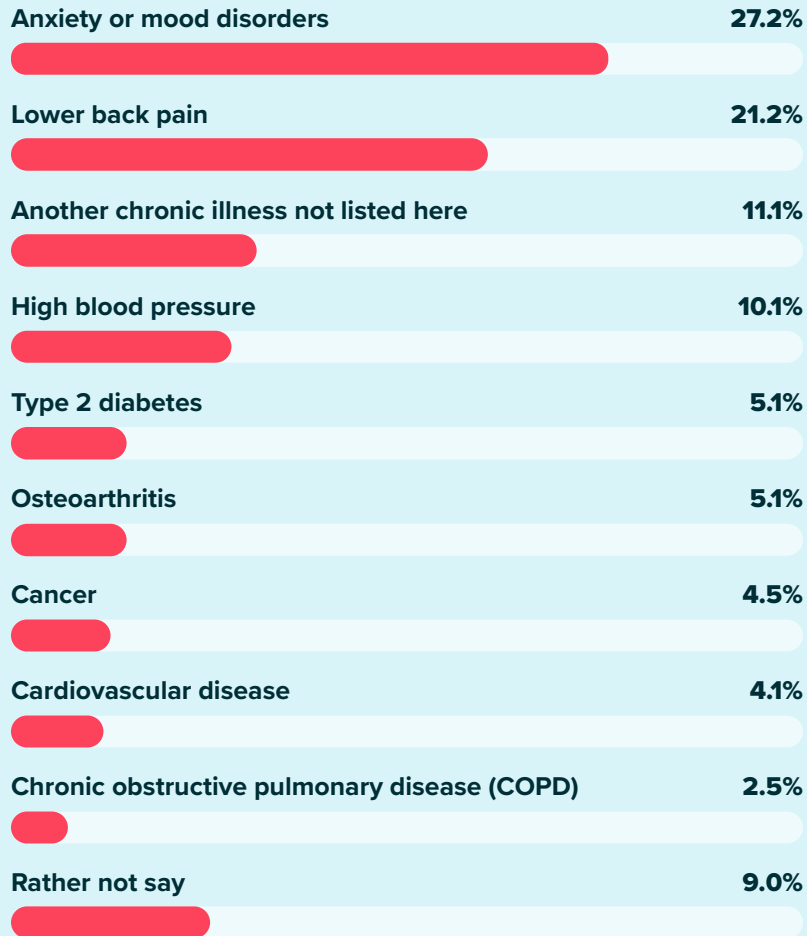


### Top Financial Goals

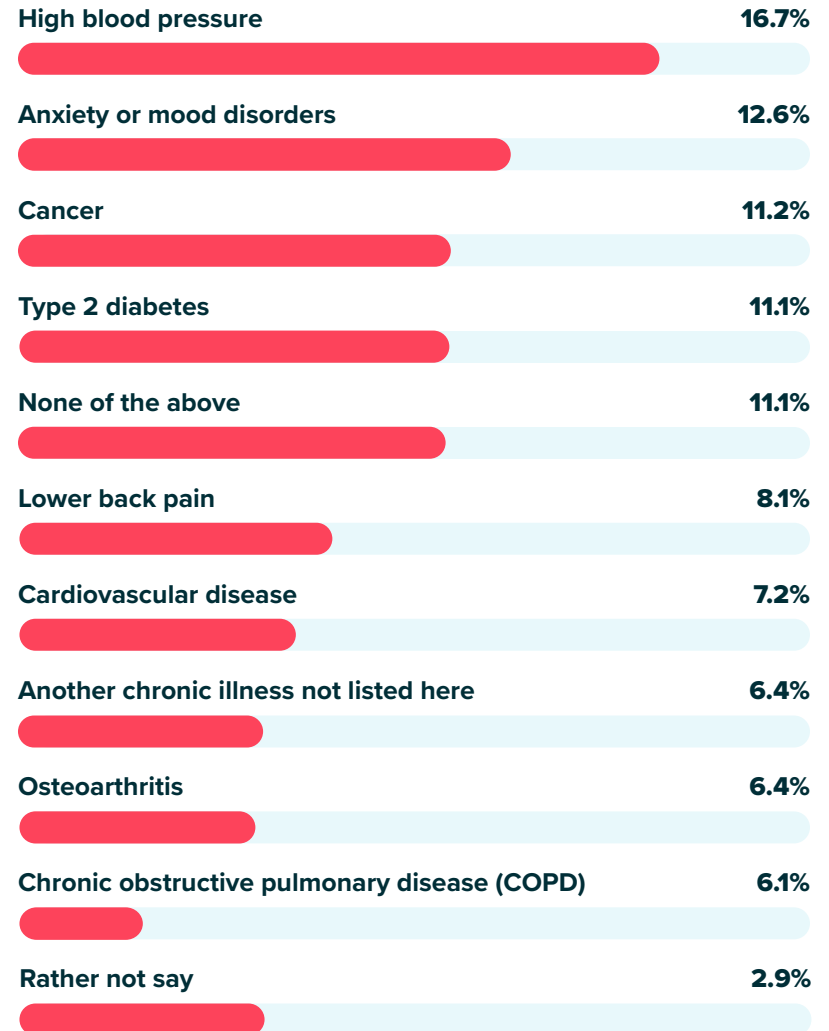




### Chronic Illnesses and Conditions

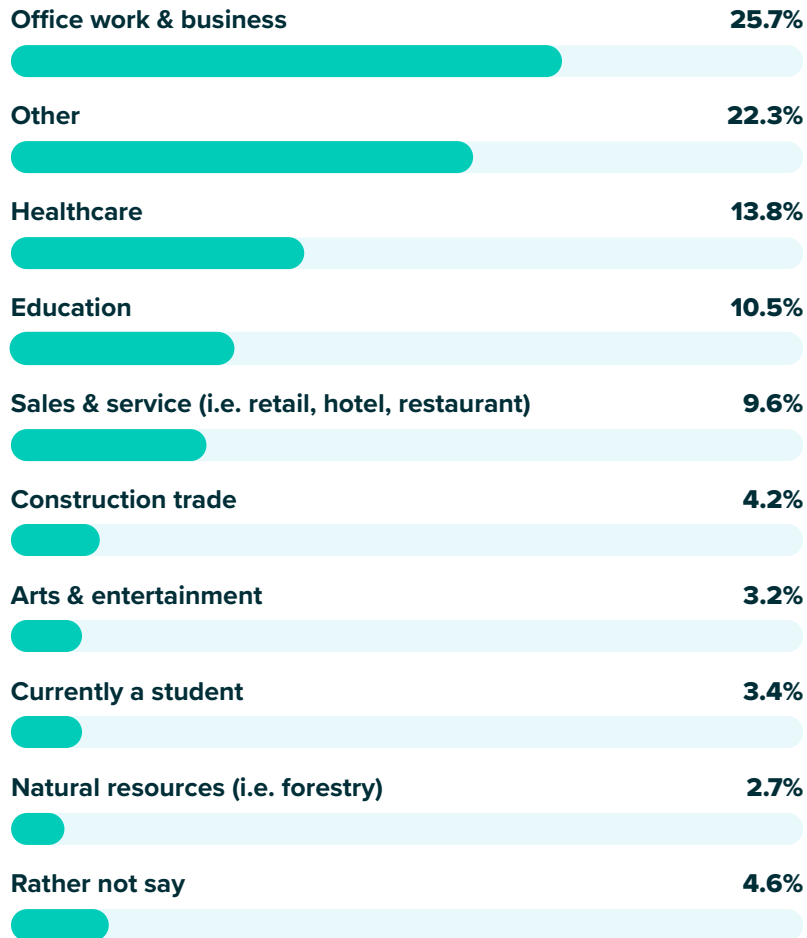


### Family Medical History

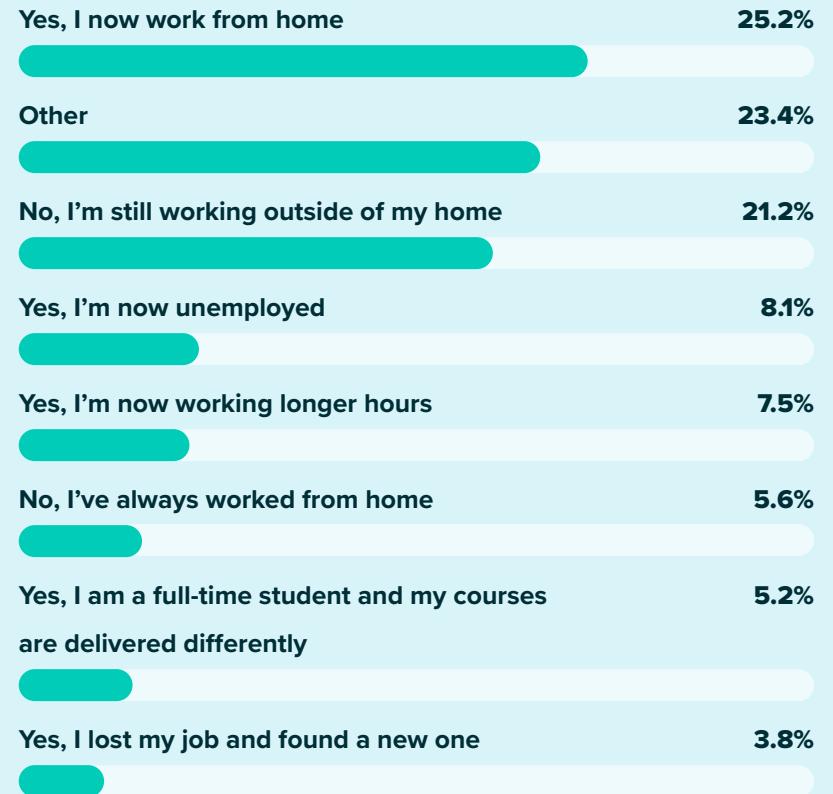


## Effects of COVID-19

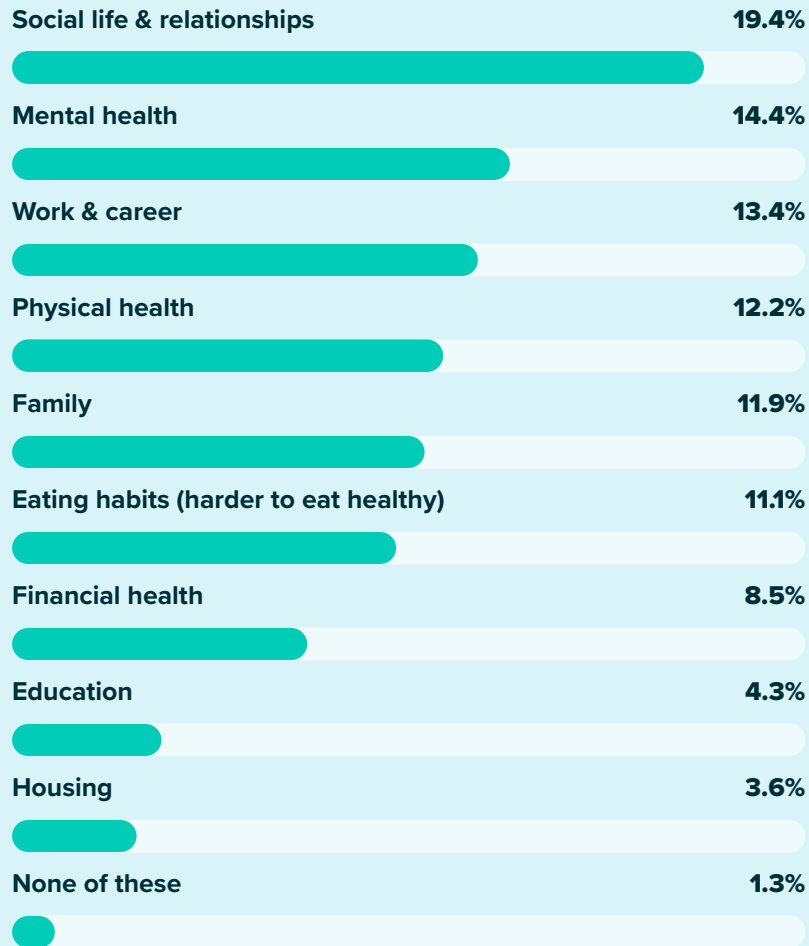
### What industry did you work in pre-COVID?



### Has COVID-19 impacted your work-life – and if so, how?

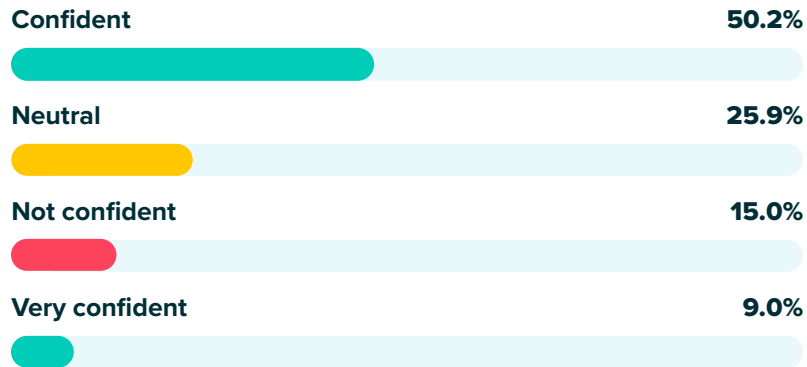


### What other areas of your life have been affected by COVID-19?

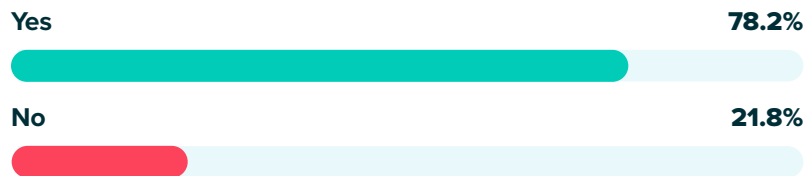


## Healthier Eating

### How confident are you to make healthier food choices?



### Did you complete your healthy eating goal?



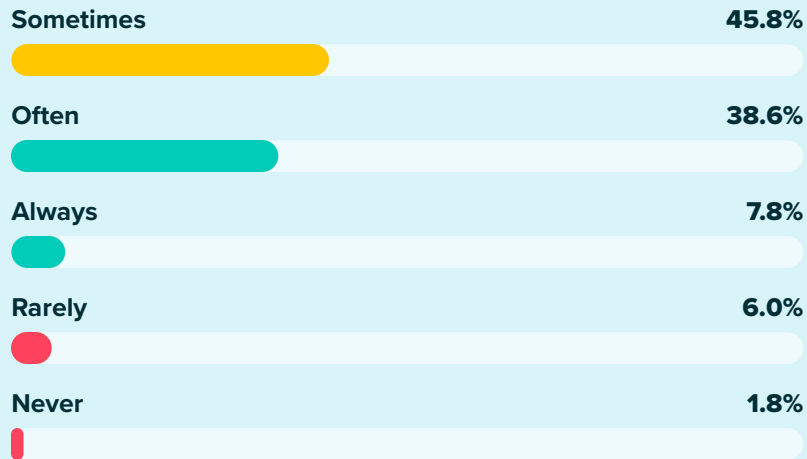
### What challenges/barriers did you face when trying to eat an extra serving of veggies?



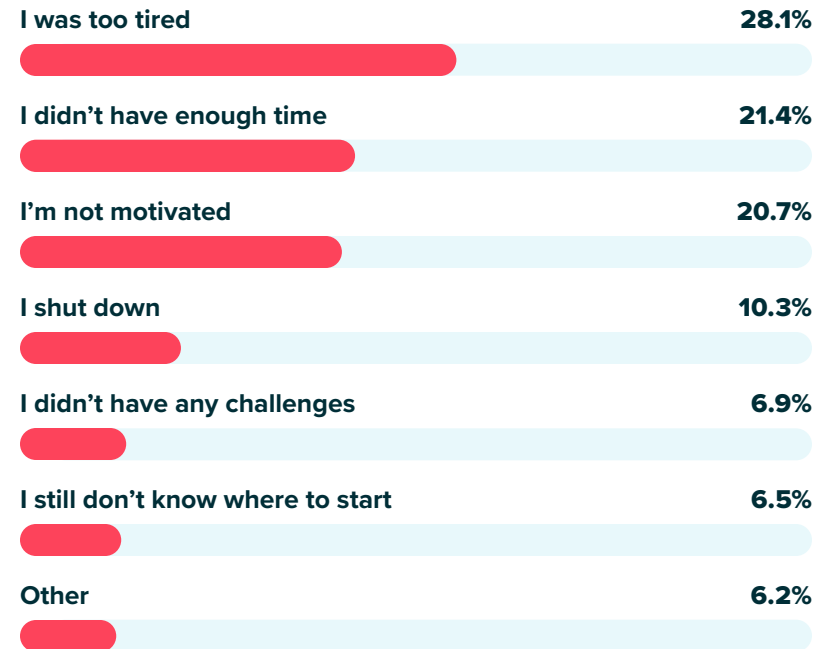


## Mental Health

### Are you able to manage stressors in your life?

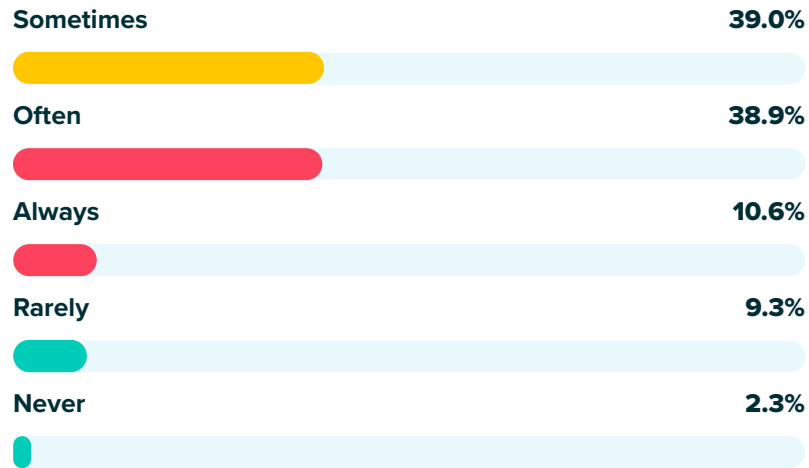


### What challenges did you face to relieving stress?



## Mental Health

### How often do you feel unhappy?

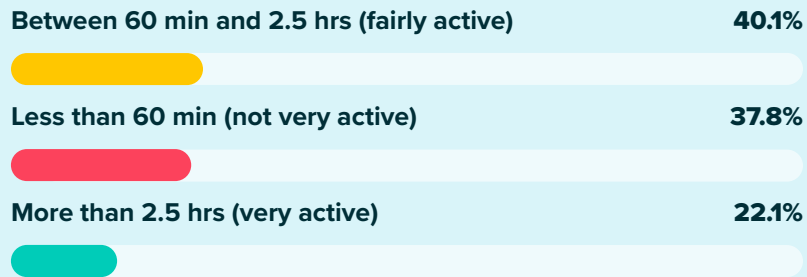


### What other mental health goals would you like to achieve the most within the next 6 months?

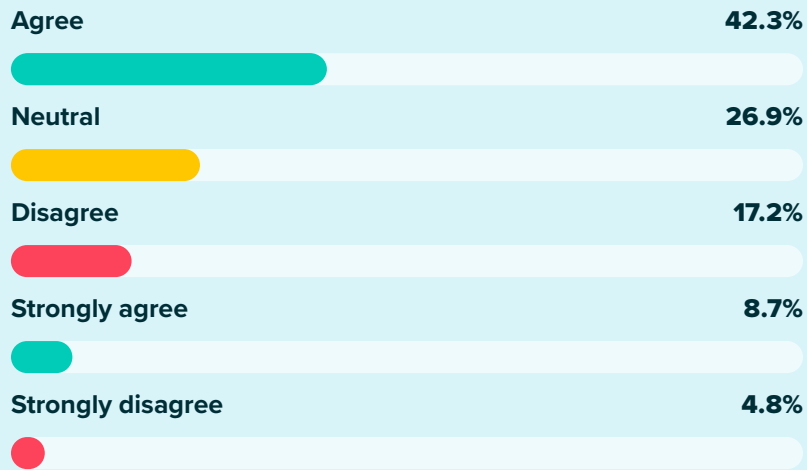


## Physical Activity

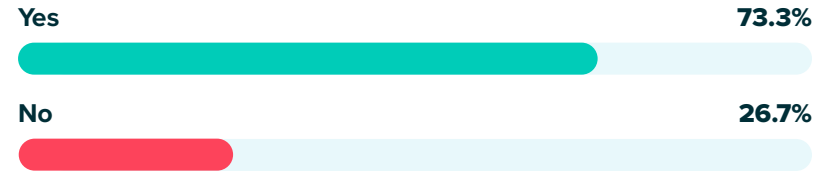
### How often do you exercise?



### I'm more confident to be more physically active.

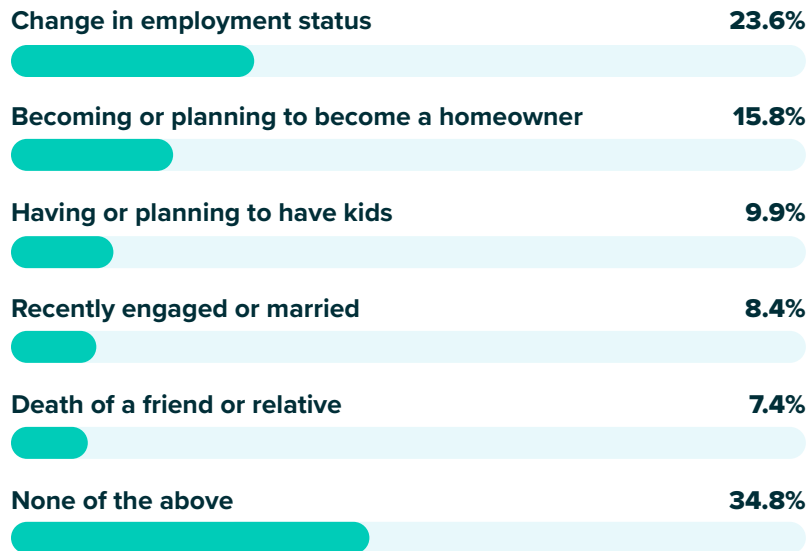


### Did you complete your physical activity goal? (add 5 minutes of walking)



## Financial Quality of Life

What financially-impactful events occurred in the last year or may occur next year?







## Contact

91 Oxford St  
Toronto, ON, M5T 1P2

340 Legget Dr  
Ottawa, ON, K2K 1Y6

814 Mission St, 6th Floor  
San Francisco, CA 95103

[engage@myoptimity.com](mailto:engage@myoptimity.com)

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