The costs of ‘wrapping children in cotton wool’ and not allowing them to experience risk, challenge and adventure.

<table>
<thead>
<tr>
<th>Human</th>
<th>Social</th>
<th>Environmental</th>
<th>Financial</th>
</tr>
</thead>
</table>
| - Poverty of spirit  
- Low levels of fitness  
- Obesity  
- Inability to manage risk  
- Low self-esteem  
- Limited horizons | - Irresponsible risk-taking  
- Poor public health (including mental health)  
- Lack of purposeful activity among young people  
- Lack of active citizenship | Lack of:  
- environmental awareness  
- environmental concern | Lack of:  
- innovation  
- entrepreneurship  
- enterprise |