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**HEALTH AS A CONDITION AND BASIS OF FORMATION
OF HUMAN CAPITAL**

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**ЗДОРОВ'Я ЯК УМОВА ТА ОСНОВА ФОРМУВАННЯ
ЛЮДСЬКОГО КАПІТАЛУ**

Health as a condition and a basis for the formation of human capital

The peculiarities, inherent in health capital as a specific form of capital are highlighted; factors that influence the awareness of human need for investment in it are named; certain types of investments are defined; the need for using the experience of foreign countries in the accumulation of health capital is emphasized.

Висвітлені особливості, притаманні капіталу здоров'я як специфічній формі капіталу; названі фактори, що впливають на усвідомлення людиною необхідності його інвестування; визначені види інвестицій; наголошено на необхідності використання досвіду зарубіжних країн у справі накопичення капіталу здоров'я.

Keywords: health capital, factors of health capital accumulation, investments in health capital.

Ключові слова: капітал здоров'я, фактори накопичення капіталу здоров'я, інвестиції у капітал здоров'я.

Human capital is a major factor in the development of innovation, competitiveness of individual organizations and the national economy as a whole. To ensure the continuation of its operations and quality is possible, first of all, if a person

owns such economic benefits and a resource as health, which, acting as a factor of creating of social wealth, becomes a capital.

In the current study health capital is often interpreted as a form or an element of human capital [1-3]. More plausible is the view, that health capital and human capital should be considered separately, because health capital as an asset which enables its owner to use his human capital as long as he can [4, p. 113]. In addition, in the case of low health other areas of investment in human capital are ineffective.

Health capital as a specific form of capital inherent special qualities and characteristics. It affects the productivity of social labor and the dynamics of economic development of society, that is why it is a national treasure. Human health as capital requires the use of significant costs, sometimes at the expense of current needs and does not create a profit quickly. Health capital is also a boon, created on the basis of reserves and resources, on which the goods are manufactured. Human health can't be purchased or recovered in the short term, but it can be instantly lost due to extraordinary circumstances. Health as capital may be exhausted, but can't depreciate and lose relevance to humans. Health capital is largely a sphere of individual responsibility, which depends on the quality of life of its bearer [5, p. 205-206].

As the owner of health capital is a man, its accumulation largely depends on individual rational choice and is determined by factors that influence human behavior. These include the belief, that the efforts, associated with investing in health, will enable the individual to use his human capital successfully and for a long time. Another important factor is the focus of a man on the behavior of other members of society due to the lack of necessary information about the benefits of investment in health capital. A significant influence on the position regarding health can make demands of formal and informal institutions, as well as a habit to take care of own health. These factors are interrelated and affect investments in health capital and the dynamics of its accumulation.

To investments in capital purchasing of health products and services that can improve health, including the long-term period, as well as the rejection of the goods

and services, that can worsen it, are referred. Investments should consider the use of time free of work to improve health, including in the future.

According to the researchers, mentioned types of investments are made as a result of the following factors: people's confidence that investments in health prolong the period of employment work; willingness of people to long-term effects from investment; focus on the behavior of others; the formation of long-term care habits on their health; the requirements of the state and society to make certain capital investments in health, created by the state health infrastructure that provides a return on investments in health capital.

Modern Ukrainian economy needs a competitive employee, who, having health capital, able to form his human capital efficiently. In this connection it is necessary to turn to the experience of developed countries and promote it where there is a success in accumulation of health capital. Yes, people in the West believe, that the current large investments in health will pay off in the future and therefore ready to wait for returns on these investments, preparing themselves for "healthy aging." In developed countries, people tend to make decisions rationally and calculate the long-term consequences of their actions today, including the strengthening of their health. In these countries have developed social norms, that contribute to the accumulation of capital health, and well-developed health care system, which gives citizens confidence in the necessity of its investment [4, p. 117-121].

Thus, the task of building of a humanistic economy puts on the agenda the problem of preservation and enhancement of care, that is both individual and social value. It is a reflection of the level of economic development, competitiveness, orientation of social policy. Therefore, the key challenge for the individual is strengthening of motivation to maintain and improve health, awareness of the need for its investment to benefit in the future. For society as a whole, there is a problem of creating a culture of health and in this regard the transition from curative to the security strategy. In this regard, the researchers pay attention to the importance of recreational services, expansion of spa facilities [6, p. 183]. An important aspect is

also the understanding by man and the state the full responsibility for the safety of such kind of wealth as health.

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