

Alternative financing and the non-performing loans of the corporate sector in Estonia [Online resource]
Kukk, Merike; Levenko, Natalia 2020 <https://doi.org/10.23656/25045520/062020/0180> https://www.ester.ee/record=b5382412*est

Asymmetries in the interaction between housing prices and housing credit in Estonia
Cuestas, Juan Carlos; Kukk, Merike 2017 http://www.ester.ee/record=b4663217*est <http://dx.doi.org/10.23656/25045520/22017/0140>

Asymmetries in the interaction between housing prices and housing credit in Estonia [Online resource]
Cuestas, Juan Carlos; Kukk, Merike 9th Nordic Econometric Meeting, May 24-27, 2017 in Tartu, Estonia 2017 / p. 1-27 : ill
<https://sisu.ut.ee/nem2017/sessions-papers>

Baltic household outlook : April 2012 [Online publication]
Rudzitis, Edmunds; Varanauskiene, Julita; Messimas, Triin; Kukk, Merike 2012
http://www.seb.ee/sites/default/files/web/files/dokumendid/bho_aprill_2012.pdf

Baltic household outlook : April 2014 [Electronic resource]
Rudzitis, Edmunds; Varanauskiene, Julita; Messimas, Triin; Kukk, Merike 2014

Baltic household outlook : April 2016 [Online resource]
Rudzitis, Edmunds; Varanauskiene, Julita; Nestor, Mihkel; Kukk, Merike 2016
http://www.seb.lv/sites/default/files/web/files/webstorage/Analitiska-Info/Makroekonomika/en/Baltic-Household-Outlook_2016-04_en.pdf

Baltic household outlook : May 2015 [Online resource]
Rudzitis, Edmunds; Varanauskiene, Julita; Messimas, Triin; Kukk, Merike 2015
http://www.seb.lv/sites/default/files/web/files/webstorage/Analitiska-Info/Makroekonomika/en/Baltic-Household-Outlook_2015-05_en.pdf

Baltic household outlook : October 2012 [Online publication]
Rudzitis, Edmunds; Varanauskiene, Julita; Messimas, Triin; Kukk, Merike 2012
http://www.seb.ee/sites/default/files/web/files/uudised/baltic_household_outlook_oct_2012.pdf

Baltic household outlook : October 2014 [Electronic resource]
Rudzitis, Edmunds; Varanauskiene, Julita; Messimas, Triin; Kukk, Merike 2014

Baltic household outlook : October 2015 [Online resource]
Rudzitis, Edmunds; Varanauskiene, Julita; Nestor, Mihkel; Kukk, Merike 2015
http://www.seb.lv/sites/default/files/web/files/webstorage/Analitiska-Info/Makroekonomika/en/Baltic-Household-Outlook_2015-10_en_final.pdf

Beyond the headline : how personal exposure to inflation shapes the financial choices of households
Kukk, Merike; Toczynski, Jan; Basten, Christoph 2023 <https://doi.org/10.23656/25045520/072023/0206>

Beyond the headline : how personal exposure to inflation shapes the financial choices of households
Kukk, Merike; Toczynski, Jan; Basten, Christoph Journal of Monetary Economics 2025 / art. 103800
<https://doi.org/10.1016/j.jmoneco.2025.103800>

Cheating in Europe : underreporting of self-employment income in comparative perspective
Kukk, Merike; Paulus, Alari; Staehr, Karsten International tax and public finance 2020 / p. 363-390 <https://doi.org/10.1007/s10797-019-09562-9> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Consumption sensitivities in Estonia : income shocks of different persistence
Kukk, Merike; Kulikov, Dmitry; Staehr, Karsten 2012 https://www.ester.ee/record=b2754976*est

Correction: What explains the gender gap in wealth? Evidence from administrative data
Meriküll, Jaanika; Kukk, Merike; Rõõm, Tairi Review of economics of the household 2021 / p. 549–550
<https://doi.org/10.1007/s11150-021-09564-9> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Credit market concentration and systemic risk in Europe
Kukk, Merike; Paulus, Alari; Reigl, Nicolas Andreas 2022 <https://doi.org/10.23656/25045520/042022/0194>
https://www.ester.ee/record=b5491930*est

Debt repayment problems : what are the implications for consumption?
Kukk, Merike 2016 http://www.ester.ee/record=b4570400*est <http://www.eestipank.ee/en/publication/working-papers/2016/12016-merike-kukk-debt-repayment-problems-what-are-implications-consumption>

Debt repayment problems: short-term and long-term implications for spending
Kukk, Merike Review of economics of the household 2019 / p. 715–740 <https://doi.org/10.1007/s11150-018-9424-2> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Distinguishing the components of household financial wealth : the impact of liabilities on assets in euro area countries
Kukk, Merike 2014 https://www.ester.ee/record=b4409431*est

Enhanced fiscal governance in the European Union : the fiscal compact
Kukk, Merike; Staehr, Karsten Baltic Journal of European studies 2015 / p. 73-92

Essays on household consumption and income underreporting = Esseed majapidamiste tarbimisest ja sissetulekute alaraporteerimisest
Kukk, Merike 2016 https://www.ester.ee/record=b4539647*est

Essays on housing, monetary policy and consumption = Uurimused kinnisvarast, rahapoliitikast ja tarbimisest
Rosenberg, Signe 2020 <https://digikogu.taltech.ee/et/Item/ae844df-40af-4b37-af7e-e72c45e769d8>

Essays on labour market institutions and wealth inequality = Uurimused tööturu institutsioonidest ja varalisest ebavõrdsusest
Rebane, Liina 2025 https://www.ester.ee/record=b5741271*est <https://digikogu.taltech.ee/et/Item/161b4877-60ca-4df2-81b6-59bd94a88ac8>
<https://doi.org/10.23658/taltech.21/2025>

Estimating consumption responses to income shocks of different persistence using self-reported income measures
Kukk, Merike; Kulikov, Dmitry; Staehr, Karsten The review of income and wealth 2016 / p. 311-333 : ill
<https://doi.org/10.1111/roiw.12163> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Financial difficulties and well-being - the implications of debt repayment problems for consumption
Kukk, Merike Eesti 100 - teel avatusele? : Eesti sotsiaalteaduste X aastakonverents : 24.-25. märts 2017, Tallinna Ülikool 2017 / p. 24
http://www.ester.ee/record=b4665434*est

Has household indebtedness hampered the consumption during the recession? Evidence from micro data [Electronic resource]
Kukk, Merike Doctoral school in economics and innovation : Kuressaare, August 6-9, 2013 2013 / 27 p. : ill. [CD-ROM]

House price misalignments and economic growth in Europe [Online resource]
Cuestas, Juan Carlos; Kukk, Merike; Levenko, Natalia 2021 <https://doi.org/10.23656/25045520/012021/0183>
https://www.ester.ee/record=b5269289*est

Household debt repayment problems : implications for the real economy [Electronic resource]
Kukk, Merike Doctoral school in economics and innovation : Doctoral Summer School 2015 : August 3-6, Pühajärve 2015 / 27 p. : ill. [CD-ROM]

Housing equity withdrawal and consumption dynamics in Estonia 2002-2011
Aben, Madis; Kukk, Merike; Staehr, Karsten Research in economics and business : Central and Eastern Europe 2012 / p. 19-40 : ill
https://www.researchgate.net/publication/285808876_Housing_equity_withdrawal_and_consumption_Dynamics_in_Estonia_2002-2011

How did household indebtedness hamper consumption during the recession? Evidence from micro data
Kukk, Merike Journal of comparative economics 2016 / p. 764-786 : ill <https://doi.org/10.1016/j.jce.2015.07.004> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

How did household indebtedness hamper consumption during the recession? Evidence from micro data [Online publication]
Kukk, Merike 2014

How did household indebtedness hamper consumption during the recession? Evidence from micro data [Online publication]
Kukk, Merike 2015 <http://www.asimmetrie.org/working-papers/wp-201505-how-did-household-indebtedness-hamper-consumption-during-the-recession-evidence-from-micro-data/>

How does household debt affect financial asset holdings? Evidence from euro area countries
Kukk, Merike Studies in economics and finance 2017 / p. 194-212 : ill <https://doi.org/10.1108/SEF-02-2016-0031> [Journal metrics at Scopus](#) [Article at Scopus](#)

How much do expectations matter in Estonia?
Kukk, Merike Macroeconomics : global edition ; 6th ed. 2012 / p. 362 : ill

How the large-scale early withdrawals from private pension plans were used: insights from young adults
Bulõgina, Triin; Kukk, Merike 2025 <https://doi.org/10.23656/25045520/032025/0221> <https://www.eestipank.ee/en/publications/working-papers/2025/32025-triin-bulogina-merike-kukk-how-large-scale-early-withdrawals-private-pension-plans-were-used>

Identification of households prone to income underreporting : employment status or reported business income?

Kukk, Merike; Staehr, Karsten Public finance review 2017 / p. 599-627 : ill <https://doi.org/10.1177/1091142115616182> [Journal metrics at Scopus](#) [Article at Scopus](#)

Identification of income underreporting by the self-employed : employment status or reported business income?
[Electronic resource]

Kukk, Merike; Staehr, Karsten 2014

Income underreporting by households with business income : evidence from Estonia

Kukk, Merike; Staehr, Karsten Post-communist economies 2014 / p. 257-276 : ill <https://doi.org/10.1080/14631377.2014.904110> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Income underreporting by the self-employed in Europe : a cross-country comparative study

Kukk, Merike; Paulus, Alari; Staehr, Karsten 2018 https://www.ester.ee/record=b5146018*est

Income underreporting by the selfemployed in transition countries : the case of Estonia [Electronic resource]

Kukk, Merike; Staehr, Karsten 4th International Conference "Economic Challenges in Enlarged Europe" : 17-19 June 2012, Tallinn, Estonia : conference proceedings 2012 / 18 p. [CD-ROM] https://haldus.eestipank.ee/sites/default/files/publication/en/WorkingPapers/2018/wp_04_2018.pdf

Income underreporting by the selfemployed in transition countries : the case of Estonia [Electronic resource]

Kukk, Merike; Staehr, Karsten Doctoral Summer School 2012 : doctoral school in economics and innovation : 24-27 July 2012, Nelijärve, Estonia 2012 / 17 p. [CD-ROM] https://haldus.eestipank.ee/sites/default/files/publication/en/WorkingPapers/2018/wp_04_2018.pdf

Interest rate spreads : different stories for different types of loan

Kukk, Merike; Levenko, Natalia Research in international business and finance 2024 / art. 102524, 23 p. : ill <https://doi.org/10.1016/j.ribaf.2024.102524> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Interest rate spreads in Estonia : different stories for different types of loan

Kukk, Merike; Levenko, Natalia 2022 <https://doi.org/10.23656/25045520/072022/0197>

Joint and individual savings within families : evidence from bank accounts [Online resource]

Kukk, Merike; Raaij, W. Fred van 2020 <https://doi.org/10.23656/25045520/012021/0174> https://www.ester.ee/record=b5331852*est

Joint and individual savings within families: evidence from bank accounts

Kukk, Merike; Raaij, W. Fred van Journal of Family and Economic Issues 2022 / p. 511-533 <https://doi.org/10.1007/s10834-021-09783-3> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Macroeconomic factors in corporate and household saving. Evidence from Central and Eastern Europe

Kukk, Merike; Staehr, Karsten 2015 http://www.ester.ee/record=b4526186*est
<http://www.eestipank.ee/publikatsioon/toimetised/2015/52015-merike-kukk-karsten-staehr-ettevotete-ja-majapidamiste-saastmise-makrookonoomilised-tegurid?source=newsletter>

Macroeconomic factors in the dynamics of corporate and household saving. Evidence from Central and Eastern Europe

Kukk, Merike; Staehr, Karsten Emerging markets finance and trade 2017 / p. 2585-2608 : ill <https://doi.org/10.1080/1540496X.2016.1262759> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Macroeconomic imbalances and loan quality in panels of European countries [Online resource]

Kukk, Merike; Levenko, Natalia 2019 doi.org/10.23656/25045520/062019/0168 https://www.ester.ee/record=b5269288*est

Measuring the effects of borrower-based policies on new housing loans

Kukk, Merike; Levenko, Natalia Economic analysis and policy 2024 / p. 666-684 <https://doi.org/10.1016/j.eap.2024.04.011> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Measuring the effects of borrower-based policies on new housing loans in Estonia

Kukk, Merike; Levenko, Natalia; Reigl, Nicolas Andreas 2023 <https://doi.org/10.23656/25045520/042023/0203>

Merike Kukk : miks peab maksma makse? [Võrguväljaanne]

Kukk, Merike Eesti Päevaleht 2017 <http://epl.delfi.ee/news/arvamus/merike-kukk-miks-peab-maksma-makse?id=76901324>

Misalignments in house prices and economic growth in Europe

Cuestas, Juan Carlos; Kukk, Merike; Levenko, Natalia Applied economics 2023 / p. 3215-3237 <https://doi.org/10.1080/00036846.2022.2110212> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

The gender wealth gap in Europe: A comparative study using a model averaging methodology [Online resource]

Kukk, Merike; Meriküll, Jaanika; Rõõm, Tairi 2020 <https://doi.org/10.23656/25045520/072020/0181>

The gender wealth gap in Europe: Application of machine learning to predict individual-level wealth

Kukk, Merike; Meriküll, Jaanika; **Rõõm, Tairi** Review of income and wealth 2023 / p. 289 - 317 <https://doi.org/10.1111/roiw.12596>
[Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

The indebtedness of European households over their life-cycle

Kukk, Merike ECRI Newsletter 2018 / p. 3-4 : ill http://www.ecri.be/system/tdf/ecri_newsletter_no_58_december_2018_1.pdf?file=1&type=node&id=153&force=

The interaction between housing prices and housing credit: evidence from a country with rapid credit accumulation

Cuestas, Juan Carlos; **Kukk, Merike** Journal of economic studies 2021 / p. 191-209 <https://doi.org/10.1108/JES-11-2019-0519> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

The merit of teamwork : couples who make joint decisions have fewer financial problems [Online resource]

Pan, Lei; Raaij, Fred van; **Kukk, Merike** 2017 https://think.ing.com/uploads/reports/The_merit_of_teamwork-IntrahouseholdDynamics.pdf

The Spanish housing market : is it fundamentally broken?

Cuestas, Juan Carlos; **Kukk, Merike** Working Papers 2019 / 11 p <https://doi.org/10.1080/13504851.2019.1677844>
<https://ideas.repec.org/p/jau/wpaper/2019-04.html> [Journal metrics at Scopus](#) [Article at Scopus](#)

To pool or not to pool: allocation of financial resources within households technical report : october 2018 [Online resource]

Kukk, Merike; Raaij, W. Fred van Think forward initiative 2018 / p. 1-23 : ill <https://www.thinkforwardinitiative.com/research/how-family-members-manage-household-money>

Uuring: Euroopa ettevõtjate leibkonnad varjavad kolmandikku oma tuludest

Harrik, Airika novaator.err.ee 2020 / fot [Uuring: Euroopa ettevõtjate leibkonnad varjavad kolmandikku oma tuludest](#)

Wealth disparities between elderly immigrants and natives : a study of Estonia and Latvia

Rebane, Liina; **Kukk, Merike**; **Rõõm, Tairi** 2024 <https://doi.org/10.23656/25045520/042024/0214>

Wealth disparities between elderly immigrants and natives: a study of Estonia and Latvia

Rebane, Liina; **Kukk, Merike**; **Rõõm, Tairi** Baltic journal of economics 2024 / p. 203-238
<https://doi.org/10.1080/1406099X.2024.2395671> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

What are the triggers for arrears on debt over a business cycle? Evidence from panel data

Kukk, Merike International journal of finance and economics 2023 / p. 2811-2833 <https://doi.org/10.1002/ijfe.2565> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

What are the triggers for arrears on debt over a business cycle? Evidence from panel data [Online resource]

Kukk, Merike 9th Nordic Econometric Meeting, May 24-27, 2017 in Tartu, Estonia 2017 / p. 1-28 : ill
<https://sisu.ut.ee/nem2017/sessions-papers>

What are the triggers for arrears on debt? Evidence from quarterly panel data

Kukk, Merike 2016 http://www.ester.ee/record=b4634561*est http://www.ester.ee/record=b4630921*est

What explains the gender gap in wealth? Evidence from administrative data

Meriküll, Jaanika; **Kukk, Merike**; Rõõm, Tairi 2019 https://www.ester.ee/record=b5245503*est
<https://doi.org/10.23656/25045520/042019/0166>

What explains the gender gap in wealth? Evidence from administrative data

Meriküll, Jaanika; **Kukk, Merike**; Rõõm, Tairi 2020 <https://doi.org/10.3386/w26920>

What explains the gender gap in wealth? Evidence from administrative data

Meriküll, Jaanika; **Kukk, Merike**; **Rõõm, Tairi** Review of economics of the household 2021 / p. 501-547
<https://doi.org/10.1007/s11150-020-09522-x> [Journal metrics at Scopus](#) [Article at Scopus](#) [Journal metrics at WOS](#) [Article at WOS](#)

Ülevaade: sügis toob Eesti ülikoolidesse uusi õppesuundi [Võrguväljaanne]

Harrik, Airika novaator.err.ee 2021 / fot [Ülevaade: sügis toob Eesti ülikoolidesse uusi õppesuundi](#)