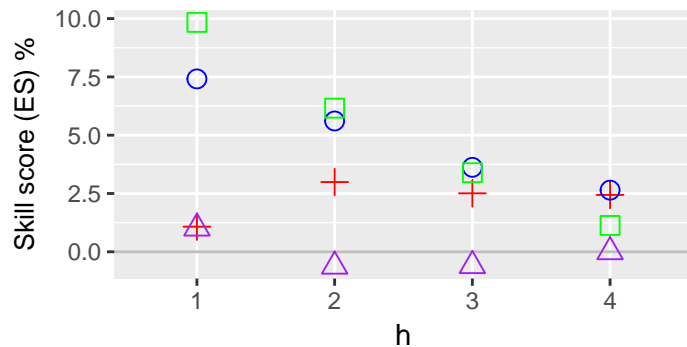


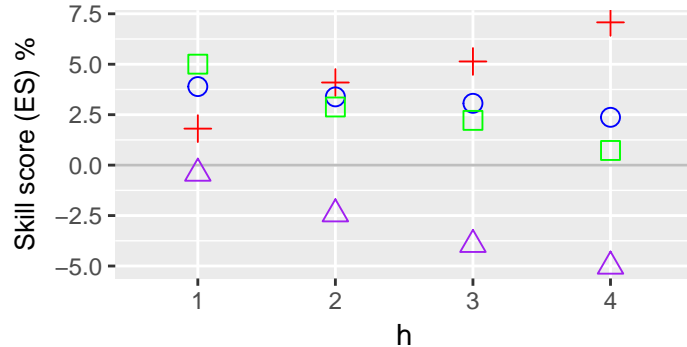
## Income

## Expenditure

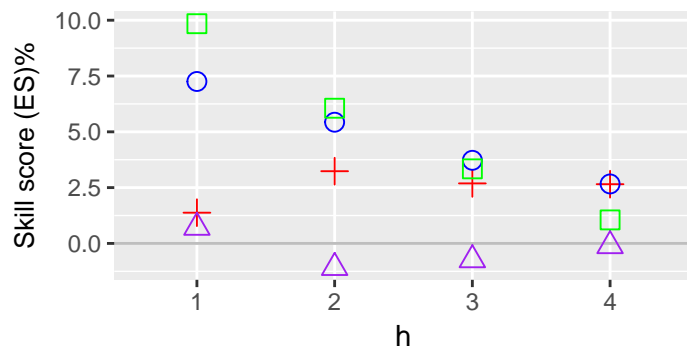
Gaussian approach



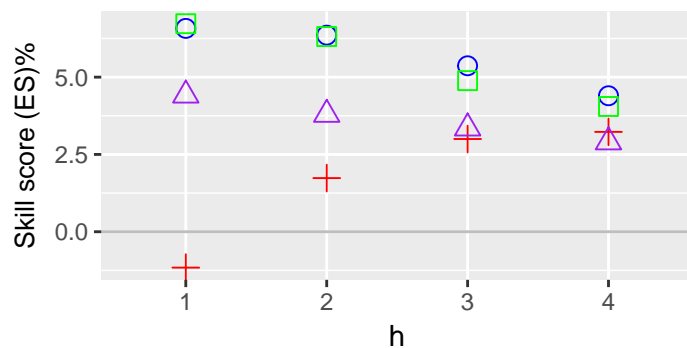
Gaussian approach



Bootstrap approach



Bootstrap approach



Method  MinT(Shrink)  WLS  OLS  Bottom-up