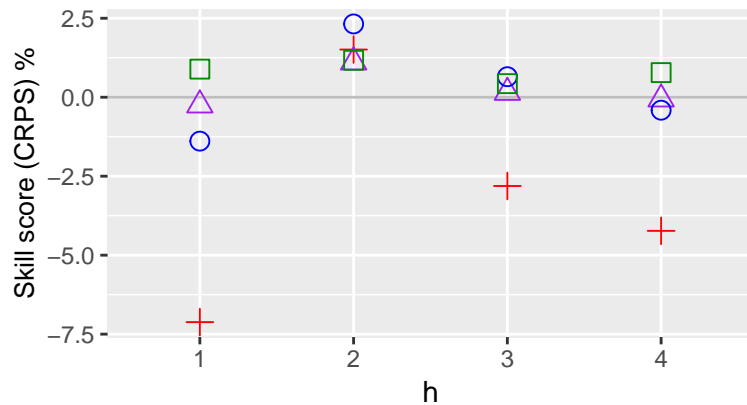


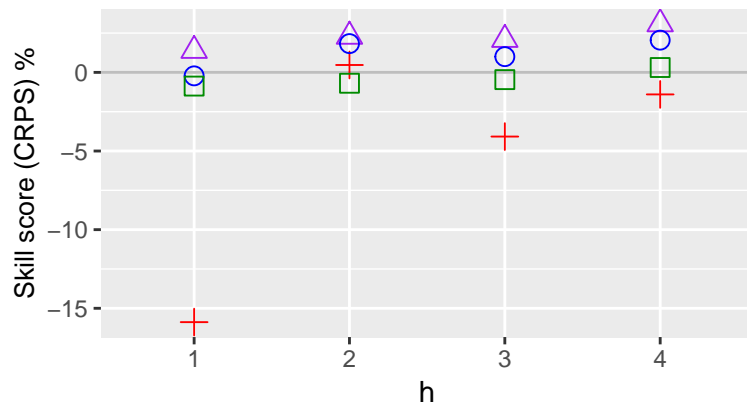
Income

Gaussian approach

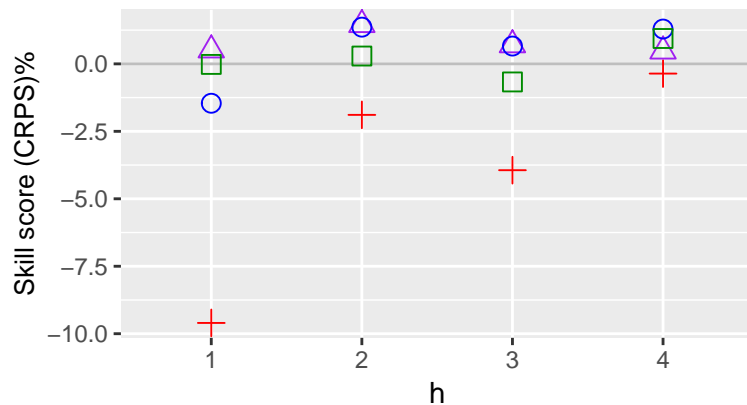


Expenditure

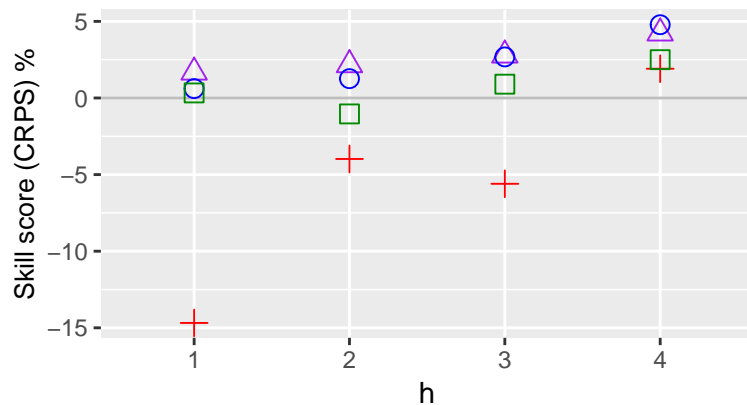
Gaussian approach



Bootstrap approach



Bootstrap approach



Method MinT(Shrink) WLS OLS + Bottom-up