

# Gradon Nicholls

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in gradonnicholls  
AStat accredited through the Statistical Society of Canada

## Education

<b>Carleton University</b> <i>MA in Economics</i>	<b>Ottawa, ON</b> 2016–2019
<b>University of Waterloo</b> <i>BMath in Statistics</i>	<b>Waterloo, ON</b> 2011–2016

## Work experience

<b>Bank of Canada</b> <i>Research Assistant (2016–2019); Economist (2019–Present)</i>	<b>Ottawa, ON</b> 2016–Present
<ul style="list-style-type: none"><li>○ Conduct economic research projects using statistical methods</li><li>○ Develop, adapt, and apply computer programs to estimate structural economic models guiding policy work at the currency department</li><li>○ Work with teammates to design and analyze business-critical surveys, including the 2017 Methods of Payment Survey and several waves of the Bitcoin Omnibus Survey</li><li>○ Contribute to all aspects of survey methodology including cleaning, weighting, and imputation.</li></ul>	
<b>Employment and Social Development Canada (ESDC)</b> <i>Research Assistant</i>	<b>Gatineau, QC</b> 2014–2015
<ul style="list-style-type: none"><li>○ Conducted social research focused on people with disabilities</li><li>○ Contributed to Statistics Canada publications using survey data from the 2012 Canadian Survey on Disability</li><li>○ Presented the research at staff meetings</li></ul>	
<b>University of Waterloo</b> <i>Instructional Support Assistant</i>	<b>Waterloo, ON</b> 2013
<ul style="list-style-type: none"><li>○ Assisted instructors with the course “Introduction to Computer Science” (CS116)</li><li>○ Ran weekly tutorials to complement main lectures, using Python to illustrate programming concepts</li><li>○ Held office hours to help students with assignments and exams</li><li>○ Developed and used programming scripts to test and grade assignments</li></ul>	

## Computer skills

**Statistical packages:** Stata, R, MATLAB, SAS   **Programming languages:** Python, C/C++

## Papers in progress

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### **Consumer Awareness and Equilibrium in Two-Sided Markets for Payment Methods**

*Preparation for journal submission*

- with Kim P Huynh and Oleksandr Scherbakov

### **Bitcoin awareness, ownership and usage in Canada: 2016-2020**

*Preparation for submission as BoC Staff Working Paper*

- with Daniela Balutel and Marie-Helene Felt and Marcel Voia

### **Cash Use and Financial Literacy**

*Preparation for submission as BoC Staff Working Paper*

- with Kim P Huynh and Julia Zhu

## Working papers and journal publications

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- [1] Heng Chen, Walter Engert, Kim P Huynh, Gradon Nicholls, and Julia Zhu. Cash and COVID-19: The Effects of Lifting Containment Measures on Cash Demand and Use. Staff Discussion Paper 2021-3, Bank of Canada, 2021.
- [2] Heng Chen, Walter Engert, Marie-Helene Felt, Kim P Huynh, Gradon Nicholls, Daneal O'Habib, and Julia Zhu. Cash and COVID-19: The Impact of the Second Wave in Canada. Staff Discussion Paper 2021-12, Bank of Canada, 2021.
- [3] Kim P Huynh, Gradon Nicholls, and Mitchell Nicholson. 2019 Cash Alternative Survey Results. Staff Discussion Paper 2020-8, Bank of Canada, 2020.
- [4] Heng Chen, Walter Engert, Kim P Huynh, Gradon Nicholls, Mitchell Nicholson, and Julia Zhu. Cash and COVID-19: The Impact of the Pandemic on Cash Demand and Use. Staff Discussion Paper 2020-6, Bank of Canada, 2020.
- [5] Kim P Huynh, Gradon Nicholls, and Mitchell Nicholson. 2018 Merchant Acceptance Survey. Staff Analytical Note 2019-31, Bank of Canada, 2019.
- [6] Christopher S Henry, Kim P Huynh, Gradon Nicholls, and Mitchell Nicholson. 2018 Bitcoin Omnibus Survey: Awareness and usage. Staff Discussion Paper 2019-10, Bank of Canada, 2019.
- [7] Kim P Huynh, Oleksandr Scherbakov, and Gradon Nicholls. Explaining the interplay between merchant acceptance and consumer adoption in two-sided markets for payment methods. Staff Working Paper 2019-32, Bank of Canada, 2019.
- [8] Walter Engert, Ben Fung, Jozsef Molnar, and Gradon Nicholls. Explaining unusual cash patterns in 2018. Staff Analytical Note 2019-22, Bank of Canada, 2019.
- [9] Christopher S Henry, Kim P Huynh, and Gradon Nicholls. Bitcoin Awareness and Usage in Canada: An Update. *The Journal of Investing*, 28(3):21–31, 2019.
- [10] Christopher S. Henry, Kim P Huynh, and Gradon Nicholls. Bitcoin awareness and usage in canada. *Journal of Digital Banking*, 2(4):311–337, 2018.
- [11] Matthew Till, Tim Leonard, Sebastian Yeung, and Gradon Nicholls. A profile of the labour market experiences of adults with disabilities among Canadians aged 15 years and older, 2012. Technical Report catalogue no. 89-654-X2015005, Statistics Canada, 2015.

- [12] Christine Bizier, Matthew Till, and Gradon Nicholls. Learning disabilities among Canadians aged 15 years and older, 2012. Technical Report catalogue no. 89-654-X-No.2014003, Statistics Canada, 2014.

## Presentations

<b>Measurement and Selection Errors in Recall and Diary Responses</b> <i>2021 Joint Statistical Meetings</i>	<b>Virtual</b> <i>August 8–August 12, 2021</i>
<b>Payment Acceptance Trends Among Small Merchants in Canada</b> <i>ICES VI</i>	<b>Virtual</b> <i>June 14–June 17, 2021</i>
<b>Cash and COVID-19: The Effect of the Pandemic...</b> <i>AAPOR 76th Annual Conference</i>	<b>Virtual</b> <i>May 11–May 14, 2021</i>
<b>Cash Use and Financial Literacy</b> <i>BigSurv20</i>	<b>Virtual</b> <i>November 6–December 4, 2020</i>
<b>Consumer Payments Behaviour in a Health Crisis</b> <i>Federal Reserve Bank of Atlanta Talk About Payment Webinar</i>	<b>Virtual</b> <i>November 19, 2020</i>
<b>Cash and COVID-19: The Impact of the Pandemic...</b> <i>USC CESR: COVID-19 Work in Progress Conference</i>	<b>Virtual</b> <i>October 29–October 30, 2020</i>
<b>2018 Bitcoin Omnibus Survey: Awareness and Usage</b> <i>2019 Joint Statistical Meetings</i>	<b>Denver, CO</b> <i>July 27–August 1, 2019</i>
<b>Financial Literacy and the Demand for Cash</b> <i>Shaping a New Reality of Cash Conference</i>	<b>Warsaw, Poland</b> <i>May 29–31, 2019</i>
<b>Going Cashless at the Point of Sale: Are We There Yet?</b> <i>Payments Canada SUMMIT</i>	<b>Toronto, ON</b> <i>May 14–16, 2019</i>

## Professional development

<b>Joint Program in Survey Methodology</b> <i>Non-Degree Student</i>	<b>University of Maryland</b> <i>September 2020–Present</i>
<ul style="list-style-type: none"> <li>○ <b>SURV 621: Fundamentals of Data Collection I</b> <ul style="list-style-type: none"> <li>- Instructors: Fred Conrad (University of Michigan) and Christopher Antoun (University of Maryland)</li> </ul> </li> <li>○ <b>SURV 622: Fundamentals of Data Collection II</b> <ul style="list-style-type: none"> <li>- Instructors: Fred Conrad (University of Michigan) and Christopher Antoun (University of Maryland) and Brian Kim (University of Maryland)</li> </ul> </li> <li>○ <b>SURV 727: Fundamentals of Computing and Data Display</b> <ul style="list-style-type: none"> <li>- Instructors: Ruben Bach (Universitat Mannheim) and Christoph Kern (Universitat Mannheim)</li> </ul> </li> </ul>	
<b>2019 Joint Statistical Meetings</b> <i>PD Courses</i>	<b>Denver, CO</b> <i>July 27–August 1, 2019</i>
<ul style="list-style-type: none"> <li>○ <b>Understanding and Tackling Measurement Error: A Whistle Stop Tour of Modern Practical Methods</b> <ul style="list-style-type: none"> <li>- Instructors: Pamela Shaw (University of Pennsylvania) and Paul Gustafson (University of British Columbia)</li> </ul> </li> <li>○ <b>Measuring the Impact of Nonignorable Missing Data</b> <ul style="list-style-type: none"> <li>- Instructors: Daniel Heitman (Southern Methodist University) and Hui Xie (Simon Fraser University)</li> </ul> </li> </ul>	