Credit in America: Myth Busting and Case Making to Expand Credit Building for Low-Income Americans

Speaker Biographies

Bob Annibale leads Citi’s partnerships with global, national, and local organizations to expand financial inclusion and economic opportunity for financially underserved individuals, families, and communities. As founder and head of Citi Inclusive Finance, he works across Citi’s businesses and geographies to expand access to financial services through product design and innovation, commercial relationships with microfinance, and other inclusive financial institutions, corporations, social enterprises, investors, and municipalities. Since joining Citi in 1982, Annibale has held several senior regional and global treasury, risk, and corporate positions in Athens, Bahrain, Nairobi, London, and New York City. He is a member of the policy committee of the Centre for the Study of African Economies at Oxford University and represents Citi on the boards of Accion, the Bedford Stuyvesant Restoration Corporation, the Citi Foundation, and the Federal Deposit Insurance Corporation’s Advisory Committee on Economic Inclusion. He is a Fellow of the Royal Society of Arts. In 2014, Annibale was honored as a White House Champion of Change for his work leading Citi’s programs promoting immigrant integration and citizenship in the US. In 2017, Annibale was named by the Financial Times as one of the OUTStanding Top 100 LGBT Business Leaders for the fourth consecutive year. Annibale holds a BA in history and political science from Vassar College and an MA in African studies (history) from the University of London.

Diana Elliott is a senior research associate in the Center on Labor, Human Services, and Population at the Urban Institute. Her work focuses on families’ financial security and economic mobility and the programs and policies that support them, including housing affordability, apprenticeships, and financial empowerment. Elliott was previously research manager of the Pew Charitable Trusts’ work on financial security and economic mobility, where she was instrumental in fielding a major national survey on American family finances and published numerous reports and briefs about the state of financial well-being and economic mobility in the United States. Before joining Pew, Elliott was a family demographer in the fertility and family statistics branch in the Social, Economic, and Housing Statistics Division at the US Census Bureau. Elliott holds a PhD in sociology from the University of Maryland, College Park.

Ricki Granetz Lowitz is the Urban Institute’s current Nittoli fellow and the founder and CEO of Working Credit NFP, a national nonprofit that brings credit-building services and products to US workers in the form of an employee benefit. Before launching Working Credit, Lowitz was director of economic opportunities for Local Initiatives Support Corporation (LISC) Chicago, where she created the organization’s first network of Financial Opportunity Centers. Lowitz also developed Twin Accounts, a credit-building and savings product featured in the New York Times Magazine and Telemundo Nacional in 2014. Before joining LISC, Lowitz crafted neighborhood-focused employment initiatives for the Comprehensive Community Revitalization Program in the South Bronx. Lowitz also worked for Business and Professional People for the Public Interest (BPI) in Chicago, helping residents from the Henry Horner public housing development pursue community revitalization activities. Lowitz holds a master’s degree in public policy from Columbia University.
Trinh Nguyen is director of the Boston Mayor’s Office of Workforce Development (OWD), an affiliated division of the Boston Planning and Development Agency. Before her role at OWD, Nguyen was chief of staff at the Boston Housing Authority. She has nearly 20 years of experience in operations, programs, and resource and budget management. She has worked for the Urban League of Massachusetts, the Boston Women’s Fund, the Mayor’s Office of New Bostonians, and the University of Massachusetts Boston. Nguyen is chair of the Neighborhood Jobs Trust, a board member of the US Conference of Mayors Workforce Development Council, and a board member of the Boston Educational Development Fund. As director of OWD, she has helped launch such recent initiatives as Boston Saves (the city’s child savings account program), the Tuition-Free Community College Plan, and the Greater Boston American Apprenticeship Initiative. Nguyen holds dual graduate degrees and an MBA from the Sloan School of Management at the Massachusetts Institute of Technology and was a community fellow in the university’s Department of Urban Planning.

Brenda Palms-Barber, CEO of the North Lawndale Employment Network (NLEN) and founding social entrepreneur and CEO of Sweet Beginnings LLC, has been executive director of NLEN since its founding in 1999. She launched NLEN’s wholly owned subsidiary social enterprise, Sweet Beginnings, in 2004 to ensure its hardest-to-employ clients could get jobs and gain a history of employment. Palms-Barber has raised the national profile of NLEN, Sweet Beginnings, and the plight of people with barriers to employment through media coverage on CNN, NBC, CBS, a TEDWomen documentary, and Lifetime. In recognition of her innovation and commitment to helping those in need, Congressman Danny Davis awarded her the Cardiss Collins Trailblazer Award in 2013. Palms-Barber is a graduate of the Harvard Strategic Perspectives in Nonprofit Management program and the Chicago Urban League’s nextOne entrepreneurship program, which included classes at Northwestern University’s Kellogg School of Management. She holds an MS in nonprofit management from the Spertus Institute in Chicago.

Michelle Singletary is a nationally syndicated personal finance columnist for the Washington Post. Her column, “The Color of Money,” is an award-winning column carried in dozens of US newspapers. She is the author of the books The 21-Day Financial Fast: Your Path to Financial Peace and Free; Your Money and Your Man: How You and Prince Charming Can Spend Well and Live Rich; and Spend Well, Live Rich: How to Live Well with the Money You Have. Singletary was the financial expert for “The Revolution,” a daytime program on ABC. For two seasons, she hosted her own national television program “Singletary Says” on TV One. In 2011, “Spend Well, Live Rich with Michelle Singletary” premiered on PBS. She is a frequent contributor to various NPR programs, including “1A” and American Public Media’s “Marketplace Money.” For six years, Singletary delivered weekly personal finance segments for NPR’s “Day To Day.” Singletary has appeared on all major television networks and various programs, including Today, Good Morning America, The Early Show, and the Oprah Winfrey Show. Singletary has also written for O, The Oprah Magazine. As part of her commitment to community service, Singletary volunteers as the director of Prosperity Partners Ministry. She is a graduate of the University of Maryland, College Park, and Johns Hopkins University, where she earned a master’s degree in business and management.

Margery Austin Turner is senior vice president for program planning and management at the Urban Institute, where she leads efforts to frame and conduct a forward-looking agenda of policy research. A nationally recognized expert on urban policy and neighborhoods, Turner has analyzed issues of residential location, racial and ethnic discrimination and its contribution to neighborhood segregation and inequality, and the role of housing policies in promoting residential mobility and location choice. Among her recent publications is the book Public Housing and the Legacy of Segregation. Before joining Urban, Turner served as deputy assistant secretary for research at the US Department of Housing and Urban Development (HUD) from 1993 through 1996, focusing HUD’s research agenda on the problems of racial discrimination, concentrated poverty, and economic opportunity in America’s metropolitan areas. During her tenure, HUD’s research office launched three major social science demonstration projects to test different strategies for helping families from distressed inner-city neighborhoods gain access to opportunities through employment and education. Turner has a BA in political science from Cornell University and an MA in urban and regional planning from the George Washington University.

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