I just moved to a new city. And finding a decent place to live was a real challenge. I mean, there are so many hoops to jump through. But just a couple of generations ago, there were even more barriers for someone who looks like me.

I didn't see any "whites only" signs at the open house. When I went to sign the contract, the landlord didn't lie to me and tell me the apartment was already rented to someone else.

Before President Lyndon B. Johnson signed the Fair Housing Bill in 1968, that kind of craziness was totally legal. Landlords could refuse to sell or rent housing because of someone's race, color, religion, sex, family status, national origin, or pretty much any reason.

But the Fair Housing Act changed all of that, right? It eliminated housing discrimination, fostered integration, pretty much solved all of our problems.

Eh, not so much.

So what does that mean for us? What is the impact of housing discrimination today? Let's take a step back.

Near the end of the Civil War, General William T. Sherman wanted to set aside land for formerly enslaved families so they weren't starting from scratch. The rallying cry was "40 acres and a mule." But it never happened. Lincoln was assassinated. And Sherman's order was revoked.

In spite of this, black communities started to advance. There were black newspapers, black-owned businesses, even black senators within a decade of the end of the Civil War. But over time, most Southern states passed Jim Crow laws as a reaction to these black advances. Those laws effectively legalized segregation.

Looking to escape Jim Crow and overt racism in the South, millions of black Americans migrated to cities all across the country. They were drawn to the prospect of a better life. But take a look at this housing map of Syracuse, New York in 1931. You see those red areas? They indicate a high African-American population.

Check out the key. They're labeled as hazardous. This happened all over the country. African-Americans couldn't buy houses outside the red lines.

Also during the Great Depression, the Federal government built the first public housing projects. And they were segregated by race and ethnicity. Following World War II during the baby boom, the government made it easier for people to buy houses in these new fangled things called "suburbs," but mostly for white people. Between 1930 and 1970, 98% of all federally subsidized mortgages went to white families. Noticing a pattern here?

Racism.

With no evidence, the government believed that having racially integrated neighborhoods would decrease property values when, in fact, the opposite was true. When black families moved into white neighborhoods, property values tended to rise. Many black families were willing to pay more in the suburbs because of their limited housing options.

Here's Richard Rothstein, author of The Color of Law: A Forgotten History of How Our Government Segregated America. Those two policies, the programs of the federal government to create first public housing on a segregated basis, segregating neighborhoods that hadn't previously been segregated, and the subsidization of white families to move out of cities and to single-family homes in all-white suburbs, those were the two major policies of the 20th century that created the racial boundaries we know today.

Remember redlining? Every major metropolitan area in the United States is still heavily segregated by race and ethnicity. Census data shows that 60.7% of the US is white. But the average white American lives in a neighborhood that is nearly 80% white.

More than five decades after the Fair Housing Act in 1968, white Americans are still more segregated from black Americans than from either Hispanic or Asian-Americans. Homeownership has been one of the most significant ways to

build net worth. But remember that people of color were largely shut out of homeownership, so they didn't have the same opportunities to build wealth.

After all those generations of homeownership, white families have nearly 10 times the net worth of black families. The white families who bought homes over the next couple of generations gained $200,000, $300,000, $400,000 in equity and wealth. African-Americans who were prohibited from participating in it, gained none of that equity.

OK, housing discrimination resulted in racial segregation and economic disparity. What else did it do?

Let's talk about an idea called "contact theory." We got Sarah Warren, professor of sociology at Lewis and Clark College, to break it down for us.

Contact theory basically proposes that when people have contact with each other, and particularly when that contacts is based on cooperation or some sort of common goal, and those people have equal status, that it can lead to decreased prejudice between groups.

If people of different races live in different neighborhoods, they don't have the chance to interact regularly. That means they're more likely to rely on stereotypes and assumptions about each other. For example-- White families look at the slums, and they conclude that African-Americans are slum dwellers, rather than understanding with those slum conditions were not the product of individual characteristics, but of government policy.

So where do we go from here?

There has been research that's been done on college campuses. One of those studies has placed a non-white student in a dorm room with a white student and has found that that kind of contact in which both people are equal, they're engaged in similar kinds of activities, that particularly changes the white student's level of prejudice towards members of the non-white group.

That sort of meaningful and cooperative kind of engagement with each other decreases prejudice among racial and ethnic groups. When people are on equal ground, they tend to respect each other. So contact doesn't include situations where people are inherently unequal, such as a white woman hiring a black woman as a maid.

Research shows that growing up in an integrated community provides children with a better chance to graduate from high school, attend college, get and keep good jobs, earn a higher income, and pass on wealth to subsequent generations.

Segregation in the US has developed over a long time. It won't end overnight. But concrete steps in the right direction could make a difference for generations.