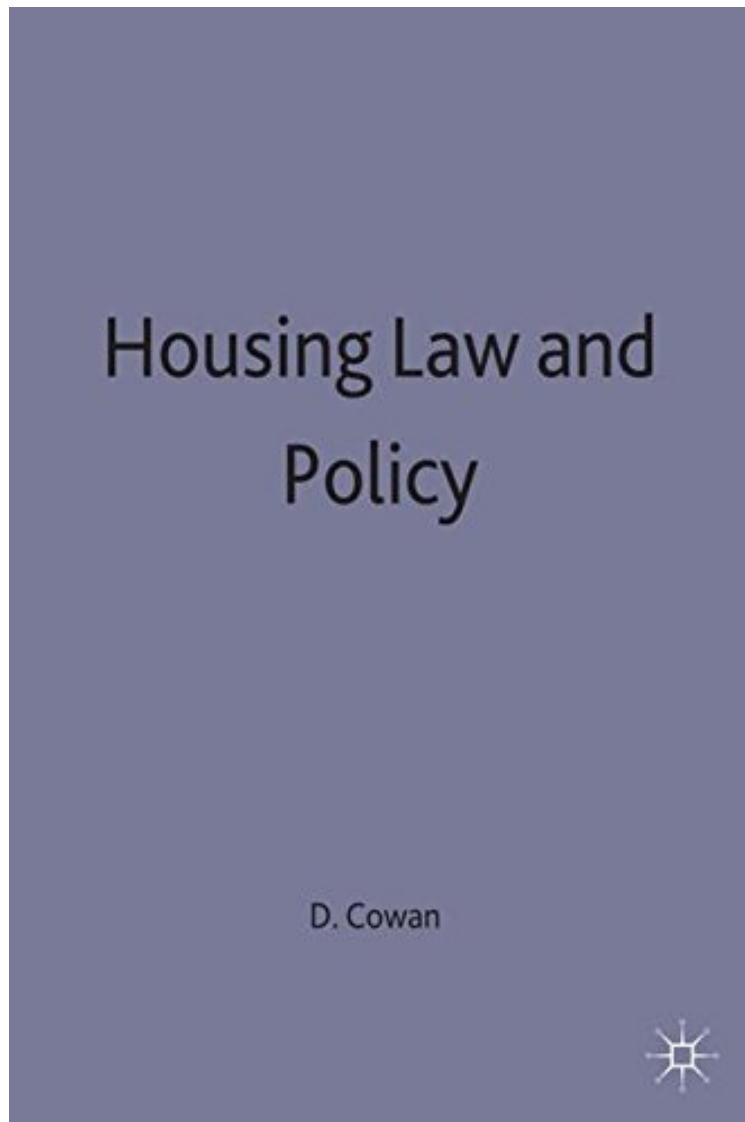


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About the Author DAVID COWAN is a lecturer at the University of Bristol. He has written many titles including: *Homelessness: The (In-)Appropriate Applicant* (Dartmouth, 1997) together with numerous articles on housing issues.