**Paragraphs to punctuate:**

The continuing care retirement community (CCRC) has become one alternative to the impending increase in our elderly population, according to Estella Espinoza, professor of gerontology at the University of Connecticut nursing homes are no longer the answer to this social need she said their simply to costly for today's senior citizens, she added

CCRC's normally require a tremendous down payment to buy into a living unit then they require a considerable monthly "maintenance fee" this large initial investment together with the continuing high price of so-called maintenance means that many Americans will be excluded from the CCRC of their choice "it's a shame that getting old has to be so expensive" said Espinoza there are three things involved here: affordability, convenience, and human dignity