



Helping Seniors & AARP Florida Caregiver Conference

*By Kerry Fink, VP/Exec Director,
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According to a March 30, 2026, article from AARP, more than 4.3 million unpaid family caregivers provide an estimated 4.1 billion hours of care annually here in Florida. Jeff Johnson, AARP Florida State Director, explains, “The economic value they provide now exceeds \$81 billion annually, yet this care often comes at significant cost to caregivers’ health, financial security, and well-being.”

The same article explains that caregiving has become increasingly demanding and complex as chronic illnesses rise and more care shifts into the home. Family caregivers are now spending an average of 27 hours each week providing care, and more than half (57%) are providing high-intensity care—meaning they spend significant time assisting with daily activities such as bathing and dressing, as well as complex medical and nursing tasks including wound care and administering injections.

AARP further reports that nearly half (41%) of Florida family caregivers experience high emotional stress, while 34% provide constant care for 40 hours or more each week. Too often, the physical and emotional toll becomes so overwhelming that caregivers experience serious health consequences of their own, creating additional crises for families already under tremendous strain.

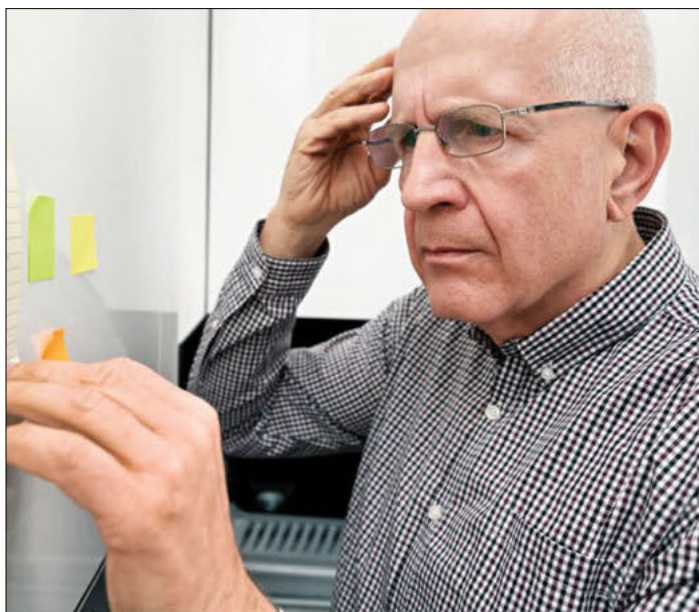
At the Helping Seniors nonprofit, we see firsthand the challenges caregivers face. There are no “days off,” and often few opportunities to alleviate the round-the-clock responsibilities they shoulder. In 2025 alone, Helping Seniors responded to more than 4,500 calls from seniors and their families. A significant number of those calls came from caregivers seeking resources, support, and solutions to help manage the constant stress and anxiety associated with caregiving.

Accordingly, Helping Seniors has partnered with AARP Florida to present our inaugural Caregiver Conference—a day devoted to supporting family caregivers through education, practical tools, and community resources that can make a meaningful difference in their lives.

On July 16, 2026, at the Senior Resource Center of Brevard, located at 1344 S. Apollo Boulevard, 2nd Floor, Melbourne, Florida, we will welcome 45 caregivers to participate in conversations and learning opportunities designed to help them better manage the growing demands they face every day.

The conference, which is free to all registered attendees, will focus on three key areas:

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SENIOR SCENE MONTHLY TRAVEL TIPS

A Closer Look at Cruise Gratuities and Service Charges



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For many travelers, a cruise offers an appealing mix of comfort, convenience, and the pleasure of visiting several destinations while unpacking only once. Even so, one part of cruise pricing can still catch travelers off guard: the automatic charges that may appear after the fare is booked. These charges are commonly referred to as gratuities.

These added costs may include daily gratuities, beverage service fees, specialty dining surcharges, bottled water charges, and spa or salon service fees. Because they are often listed separately from the base fare, they can make the total cost of a trip higher than many passengers first expect. For example, if a traveler does not purchase a beverage package, even a simple bottled water (\$3.50) purchase may add to the final bill.

In 2026, several major cruise lines adjusted these fees, making it especially important for travelers to review the full cost of a voyage before departure. For readers planning a cruise, understanding these charges in advance can make budgeting easier and help prevent unwelcome surprises on the final bill.

A Few Recent Examples from Major Cruise Lines

Holland America Line recently updated its daily "crew appreciation" charges for sailings departing on or after June 1, 2026. The current rates are \$18 per day for non-suite stateroom guests and \$20 per day for suite guests.

According to Holland America, this daily amount is automatically added to the onboard account. Guests who wish to adjust the daily gratuity may do so while on board.

Separate service charges may also apply to purchases such as beverages, specialty dining, spa treatments, and salon services. Holland America's public

guidance notes that these charges may change, so travelers may want to confirm the latest details before sailing.

MSC Cruises also updated its daily hotel service charge for certain itineraries. For Caribbean and Alaska sailings, the rate is now \$17 per person per night for standard staterooms and \$23

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A Closer Look at Cruise Gratuities and Service Charges

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per person per night for MSC Yacht Club accommodations on new bookings made on or after May 11, 2026.

As with many cruise policies, the exact amount may depend on itinerary, stateroom category, and when the reservation was made. Reviewing the current service-charge policy before final payment can help travelers avoid confusion later.

Carnival Cruise Line raised its gratuities earlier in the year. The current daily amounts are \$17 for standard staterooms and \$19 for suites.

Carnival also increased the adult price of its Bottomless Bubbles soda package to \$11.99 per day, with a 20% service charge applied. While that amount may seem modest at first glance, it can add noticeably to the cost of a weeklong trip.

Automatic gratuities have long been part of cruise pricing, but rising travel costs have made many passengers more attentive to the difference between the advertised fare and the final total. For travelers on a fixed income or anyone planning a retirement-friendly vacation budget, these added fees are worth a closer look.

How to Budget More Confidently for a Cruise

Before booking, it helps to ask for a written breakdown of all expected charges, including the cabin fare, port charges, taxes, daily gratuities, beverage package fees, dining surcharges, and other service charges. Seeing the full picture on paper can make it much easier to compare offers from different cruise lines.

It is also wise to check whether gratuities can be prepaid, adjusted onboard, or are considered mandatory. Policies vary from one cruise line to another, and those differences can affect the overall value of a trip. Readers who would like a broader overview may also find it helpful to review our June Senior Scene Magazine article on gratuities and service charges.

For readers who enjoy cruising regularly, keeping a simple travel worksheet with fare costs, gratuities, excursions, specialty dining, and onboard extras can help create a more realistic vacation budget from the start. The staff at Senior Travel can also help prepare a simple spreadsheet so travelers have a clearer picture of the true cost of their cruise.

When travelers understand these charges ahead of time, it becomes much easier to relax, enjoy the journey, and focus on the pleasures of cruising rather than the bill at the end of the trip. ☺

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1. **Caring for Yourself While Caring for Others** – avoiding burnout and preserving your own health.
2. **Navigating the Caregiving Journey** – practical tools and strategies for everyday caregiving.
3. **Community Resources and Building Your Caregiver Team** – because you don't have to do it alone.

The program will feature experts from across the caregiving community, including home care professionals, care managers, healthcare specialists, and community

resource providers. Equally important will be the opportunity for caregivers to connect with one another and share experiences, insights, and practical solutions that have helped them navigate their own caregiving journeys.

Lunch is included, and advance RSVPs are required, although there is no cost to attend.

To reserve your seat, please call (321) 473-7770.

Together, let's make a difference in the lives of caregivers throughout Brevard County. ☺

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