

TOWNSHIP OF TOMS RIVER, NEW JERSEY

Toms River

Age-Friendly Community Assessment and Action Plan

June 2026

FUNDED BY

New Jersey Department of Human Services, Division of Aging Services

Introduction and Context

As Toms River's older adult population continues to grow, the Township is committed to becoming a more inclusive, accessible, and livable community for residents of all ages. Toms River serves as a major hub for county services, healthcare, and commerce in Ocean County, making the well-being of its older residents integral to the overall health and resilience of the community.

The Toms River Senior Center currently offers a wide range of free programs and support for older adults, including transportation to the center, wellness classes, housing support, and benefits assistance. Annually, the Center serves over 750 older adults and provides more than 3,000 instances of information and assistance. However, this represents only a small fraction of the approximately 19,000 residents aged 65 and older living in the township. Many older adults remain disconnected from these services due to barriers such as transportation, housing instability, social isolation, language or cultural gaps, and limited awareness of available resources.

In 2025, the Township of Toms River received an Age-Friendly Community Grant from the New Jersey Department of Human Services, Division of Aging Services. This grant supports a comprehensive community needs assessment and the development of an Age-Friendly Action and Evaluation Plan. This initiative, known as the Toms River Age-Friendly Assessment and Planning Initiative, aims to better understand the experiences of older adults and caregivers, particularly those who are underserved due to income, transportation, cultural or linguistic barriers, or housing instability. The assessment seeks to identify strengths, gaps, and priorities across all eight domains of age-friendly livability and to lay the groundwork for Toms River's formal enrollment in the AARP Network of Age-Friendly Communities as well as inform local decision-making, guide the future development of a community-driven Age-Friendly Action and Evaluation Plan, and foster ongoing collaboration among the Township, its partners, and residents.

Community Profile: Older Adults in Toms River

Demographic Overview

Toms River, the county seat of Ocean County, is a growing township in central New Jersey with nearly 95,000 residents. Of these, over 19,000 are aged 65 or older, almost one in five residents is a senior. This demographic trend mirrors Ocean County's broader pattern, as it is one of New Jersey's fastest-aging areas, with more than 200,000 older adults overall.

The township is somewhat racially and economically diverse: approximately 76.1% of residents identify as White non-Hispanic, 11.8% as Hispanic, and 5.05% as Black or African American. About 6.28% of residents live below the poverty line. Toms River also has the highest rate of homelessness in Ocean County, which lacks a year-round shelter, leaving older adults experiencing homelessness particularly vulnerable and often disconnected from essential resources.

Where and How Older Adults Live

Toms River is home to several well-established age-restricted neighborhoods including Holiday City at Berkeley, Silver Ridge Park, Holiday Heights, Greenbriar Woodlands, Lake Ridge, and Homestead Run. These communities collectively house thousands of older residents and highlight the township's role as a regional hub for active adult living. While these communities offer diverse housing styles, amenities, and social opportunities, they also create unique planning needs related to transportation, mobility, healthcare access, and civic participation.

Among the 300 survey responses that were collected, 152 respondents, or 50.8 percent of those who answered this item (n=299), reported living in a private home that was not part of a 55+ community. Another 115 respondents, or 38.5 percent, reported living in a 55+ community. Smaller shares reported living with family members, 28 respondents or 9.4 percent, or selecting “other” housing arrangements, 20 respondents or 6.7 percent, including apartments, senior housing, trailers, and other flexible arrangements. No respondents selected assisted living or nursing homes.

These findings suggest that while 55+ developments remain a visible and important part of Toms River's housing landscape, a large share of survey respondents reported living in private homes. The results also point to a smaller but important group of older adults in shared or less traditional housing situations who may face different affordability, accessibility, or support needs.

Existing Services and Supports

The Toms River Senior Center, operated by the Township's Department of Human Services, is a vital hub for older adults in the community. Each year, the Center provides over 3,200 rides for medical appointments, grocery shopping, banking, and pharmacy visits. It also offers more than 10,000 wellness and social engagement opportunities, including fitness classes, arts programs, and social activities. Additionally, staff provide extensive information and assistance, helping older adults navigate benefits such as Medicare, Medicaid, utility assistance, property tax relief, food aid, and housing resources.

The survey findings reinforce how important transportation and proximity are to access. Many respondents reported driving themselves to the Senior Center, while others relied on family, friends, Ocean Ride, or Senior Center transportation. Even without a final transportation tally in the workbook summary, the survey narrative and existing planning documents point to transportation as a continuing enabling factor for aging in place and service access.

Methods

Assessment Approach

The Toms River Age-Friendly Assessment and Planning Initiative used a practical, survey-based assessment process to better understand the experiences of older adults connected to the Senior Center and outreach activities. This assessment gathered data on age, ZIP code, living environment, caregiving roles, and transportation to programs and services.

Survey of Older Adults

A brief paper survey was administered to older adults participating in programs and services at the Toms River Senior Center and related outreach locations. The completed responses were entered into a workbook that now includes 300 survey records. Because some respondents did not answer every question, percentages in this report are based on the number of people who answered each individual item rather than the full survey total in every case.

Planned Caregiver and Partner Surveys

In line with the original grant proposal, the Township also planned a second, brief survey for caregivers and over 40 partner organizations, including health providers, social service agencies, and culturally specific organizations. The caregiver survey gathered information on caregiver roles, stressors, and barriers to accessing support. In contrast, the partner survey focuses on system-level insights regarding service gaps, referral patterns, and opportunities to coordinate more age-friendly supports. These tools complemented the older adult survey by incorporating perspectives from those who assist seniors and those who design or deliver services.

Focus Group and Qualitative Input

The Township conducted a focus group led by a third party facilitator at the May 13th Town Hall at the Toms River Senior Center in partnership with Ocean County Senior Services, as part of the same grant program. The results of this focus group helped add qualitative, anecdote rich data to the assessment.

Consistent with the grant work plan, this focus group at the Senior Center brought together older adults, caregivers, service providers, and local businesses. The structured conversation was designed to provide deeper context for survey findings, highlight lived experiences that numbers alone cannot capture, and help identify priority issues across the eight domains of age-friendly livability. The Aging Ambassadors Team—a cross-sector advisory group that includes older adults—was instrumental in shaping the survey questions as well as interpreting the qualitative themes that emerged for inclusion in this report and the initial action plan.

Existing Data and Documents

Survey and qualitative findings are being interpreted alongside existing data from multiple sources. These include the U.S. Census Bureau's American Community Survey, Ocean County's Community Health Improvement Plan and Community Health Needs Assessment, and the 2016 Toms River Master Plan. These documents provide essential background on population trends, transportation challenges, homelessness, and social determinants of health for older adults, helping to situate local survey results within broader county and regional patterns.

Limitations

Because the survey was administered primarily to current Senior Center participants and outreach contacts, the findings are more representative of older adults already connected to services than of the broader senior population in Toms River. Homebound individuals, those with severe mobility limitations, and residents unaware of the Senior Center may be under-represented, as may some non-English speakers and individuals experiencing homelessness or severe housing instability. These limitations underscore the importance of continued outreach, additional survey waves, and qualitative engagement with under-represented groups as the age-friendly assessment and planning work progresses.

Survey Findings

Who Responded

A total of 300 survey responses were entered into the project workbook. Age was provided by 292 respondents. The average age was 75.1, the median age was 75, the youngest respondent was 41, and the oldest respondent was 98.

Most respondents were in their 70s and 80s. Among those who provided age, 123 respondents, or 42.1 percent, were between 70 and 79 years old, 69 respondents, or 23.6 percent, were between 80 and 89, and 75 respondents, or 25.7 percent, were between 60 and 69. Smaller groups were under 60, 5 respondents or 1.7 percent, and age 90 or older, 20 respondents or 6.8 percent.

ZIP codes were provided by 291 respondents. Of those, 136 respondents, or 46.7 percent, reported ZIP code 08753, 49 respondents, or 16.8 percent, reported 08757, and 39 respondents, or 13.4 percent, reported 08755. Another 67 respondents, or 23.0 percent, came from other or unlisted ZIP codes. These patterns indicate that the Senior Center primarily serves residents from core Toms River ZIP codes while also drawing older adults from nearby communities.

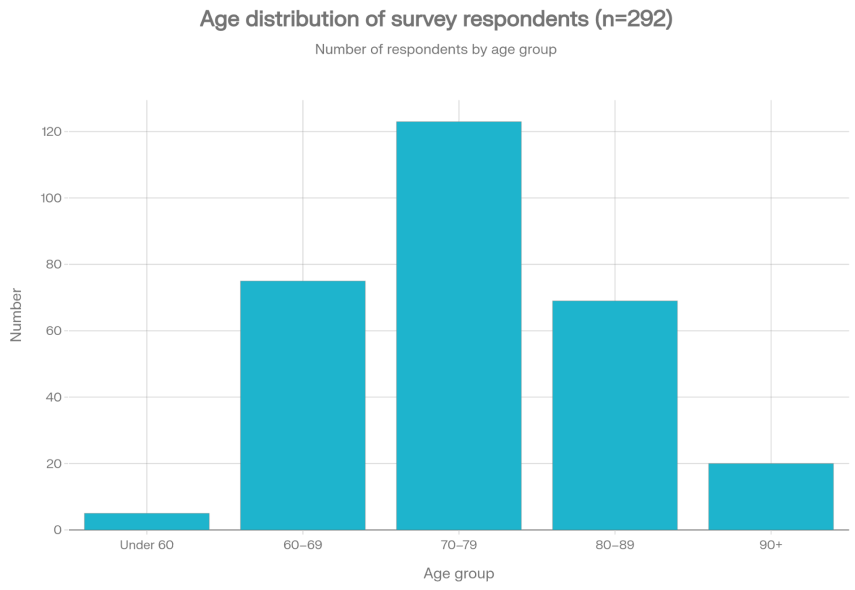


Figure 1. Age distribution of survey respondents (n=292 ages reported). Most respondents were between 70 and 79 years old, followed by those between 60 and 69 and those between 80 and 89.

Living Environments

Survey responses show that older adults connected to the Senior Center live in a range of housing situations. Because respondents could check more than one living environment category, percentages in this section can total more than 100 percent.

Private homes were the most commonly reported living environment, with 152 respondents, or 50.8 percent of those answering this item, selecting that option. Another 115 respondents, or 38.5 percent, reported living in a 55+ community. Twenty-eight respondents, or 9.4 percent, reported living with family members, and 20 respondents, or 6.7 percent, selected “other,” including apartments, senior housing, trailers, or similar arrangements. No respondents reported living in assisted living or nursing homes.

These findings suggest that the Township's older adult population is aging in place across several housing settings, not only in retirement communities. They also highlight the importance of planning for residents in private homes, family living arrangements, and less traditional housing situations that may carry different support needs.

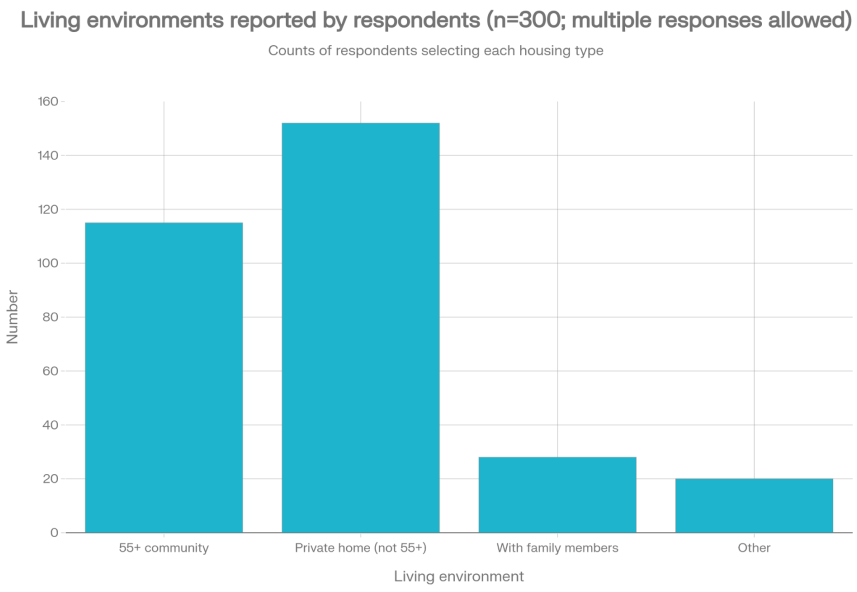


Figure 2. Living environments reported by survey respondents (n=300; multiple responses allowed). Private homes were the most commonly reported living environment, followed by 55+ communities, with smaller shares reporting living with family members or in other arrangements.

Caregiving Roles and Supports

Of the 298 respondents who answered the caregiver question, 104 respondents, or 34.9 percent, identified as caregivers, while 194 respondents, or 65.1 percent, said they were not caregivers. This means that more than one-third of respondents answering the item reported caregiving responsibilities.

Among those who identified as caregivers, 64 respondents, or 61.5 percent of caregivers, reported caring for someone older than themselves. Another 34 respondents, or 32.7 percent, reported caring for a younger person, and 13 respondents, or 12.5 percent, reported caring for someone with mobility limitations. Because caregivers could identify more than one type of care recipient, these percentages do not total 100 percent.

These findings show that caregiving is a significant part of life for a substantial minority of older adults connected to the Senior Center. They also indicate that caregiving responsibilities span spouses, older relatives, younger family members, and people with mobility-related needs.

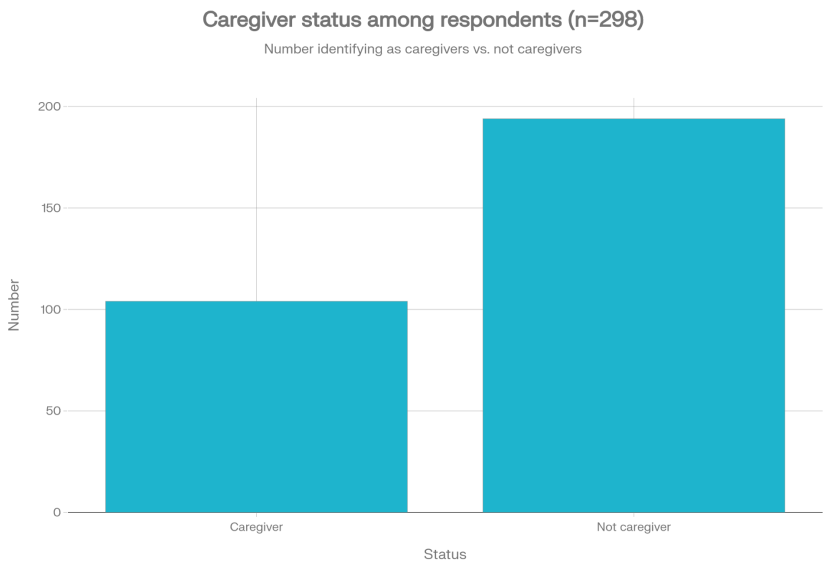


Figure 3. Caregiver status among survey respondents (n=298 responses). About one-third of respondents identified as caregivers, while about two-thirds said they were not.

Transportation to the Senior Center

The survey asked respondents how they traveled to the Senior Center or survey location. Of the 249 respondents who answered this question, 152 reported driving themselves, 47 reported that someone else drove them, and 24 reported using Ocean Ride. Another 26 respondents selected “some other method,” with write-in responses showing that many of these trips were made using Senior Center transportation such as the Senior Center bus, van, or similar services. These findings indicate that personal vehicles remain central to program access, while also underscoring the importance of organized transportation options for older adults who do not drive or who require assistance reaching services.

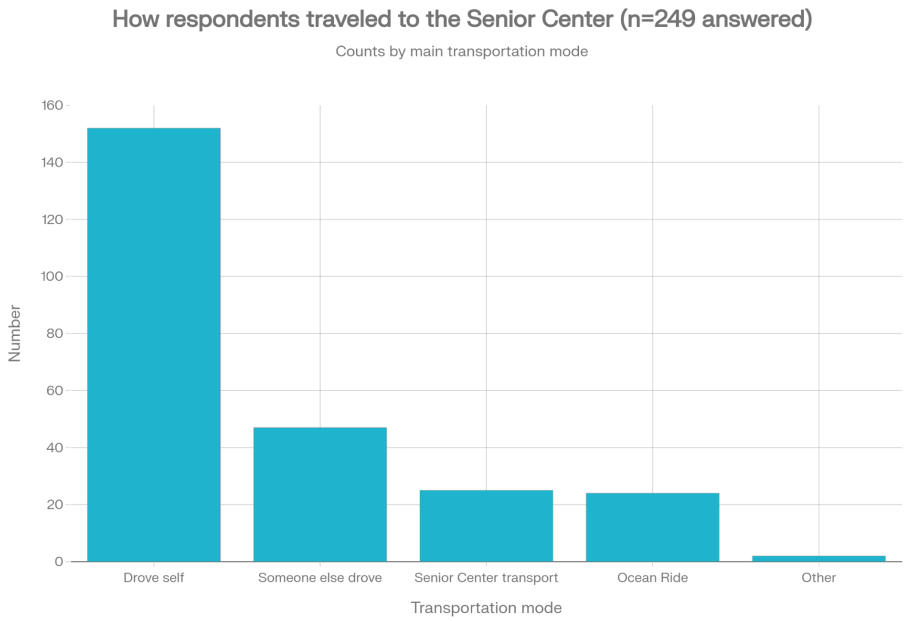


Figure 4. Transportation modes used by survey respondents (n = 249 responses).This bar chart shows how respondents traveled to the Senior Center on the day of the survey. A majority (152 respondents) reported driving themselves, while 47 respondents were driven by someone else. Approximately 25 respondents used Senior Center transportation, and 24 used Ocean Ride, with a small number using other methods.

Key Themes and Priority Needs

Housing and Living Arrangements

The survey findings show that older adults connected to the Senior Center live in a broad mix of settings, with 50.8 percent reporting private homes and 38.5 percent reporting 55+ communities, alongside smaller shares living with family members or in other arrangements. These results reinforce the need for age-friendly planning that supports aging in place across multiple housing types, including private homes, shared family settings, apartments, and other less visible housing situations.

Older Adults as Caregivers with Limited Support

More than one-third of respondents answering the caregiver question, 34.9 percent, identified as caregivers. Among caregivers, most reported caring for someone older than themselves, while others cared for younger family members or people with mobility limitations. These findings point to the need for information, referral, respite, and navigation supports tailored to older adults who are managing both their own aging needs and caregiving responsibilities.

Transportation Dependence and Access Gaps

The current survey findings continue to show that transportation is central to whether older adults can remain connected to services, health care, food access, and social engagement. The repeated reference to driving, rides from family or friends, Senior Center transportation, and Ocean Ride supports transportation as a continuing priority area for age-friendly planning.

Equity, Reach, and Underrepresented Groups

The surveys were primarily completed by older adults already connected to the Senior Center or partner programs. This suggests the findings likely underrepresent homebound seniors, individuals experiencing severe housing instability, and some non-English speakers. At the same time, Toms River's broader context—high rates of homelessness, economic diversity, and significant numbers of older adults in both age-restricted and general-population housing—indicates that there are older residents whose needs may differ substantially from those of current Center participants.

Therefore, a key priority is to broaden the reach of assessment and engagement activities. This includes targeted outreach to low-income seniors, those living in senior housing, apartments, trailers, and non-traditional settings, and those who may not yet be aware of or comfortable using Senior Center services. Strengthening partnerships

with culturally specific organizations, faith-based groups, and housing providers will be essential to ensure that future survey waves, focus groups, and planning processes reflect the experiences of older adults currently underrepresented in the data.

Recommendations and Next Steps

Strengthen Transportation Access

Transportation should remain a top priority in Toms River's age-friendly planning process. Survey responses show that many current participants can still drive, but a significant number already depend on family, friends, Ocean Ride, or Senior Center transportation to access programs and services. The Township should explore ways to expand transportation capacity, improve coordination with Ocean Ride and other local providers, and identify options for residents who no longer drive or require wheelchair-accessible transportation. Researching grant opportunities for the purchase of new wheelchair accessible vehicles is also a recommended path forward given how many of the seniors will require this adaptive transportation assistance as they age.

Expand Support for Caregivers and Older Adults with Limited Help

Survey findings show that 104 respondents identified as caregivers, representing 34.9 percent of those who answered the caregiver item. The Township and its partners should use these findings to prioritize caregiver supports such as information and referral, respite resources, peer support opportunities, and targeted outreach to people caring for older relatives, younger family members, or individuals with mobility limitations.

Improve Outreach to Underrepresented Older Adults

Because the surveys were completed primarily by individuals already connected to the Senior Center, future outreach should focus more intentionally on older adults who may not currently use Township services. This includes homebound residents, low-income seniors, people living in apartments, senior housing, trailers, or shared family arrangements, and older adults who face language, cultural, or mobility barriers. Continued partnership with faith-based groups, housing sites, healthcare providers, minority-serving organizations, and other trusted community partners will be essential to broaden participation and ensure that future planning reflects the full diversity of Toms River's older population.

Support aging in place across different housing situations

Older adults in Toms River are aging in place in private homes, 55+ communities, family households, and other housing arrangements. The next phase of planning should examine home accessibility, affordability, maintenance needs, safety concerns, and links to supportive services so that future age-friendly strategies respond to the full range of older-adult living situations in the Township.

Appendices

Appendix A – Community survey instrument
Appendix B – Detailed survey tables (age, ZIP, living environment, caregiving, transportation)
Appendix C – Any focus group questions or summaries (if applicable)

Appendix A. Community Survey Instrument

The Toms River Age-Friendly Community Assessment survey asked older adult respondents the following questions:**How old are you?**

- **What is your ZIP code?**
- **What kind of place do you live?**
    - 55+ Community
    - Private home not in a 55+ Community
    - With family members
    - Other (please specify)
- **Are you a caregiver for another person?**
    - Yes
    - No
- **If yes, are they:**
    - Older than you?
    - Younger?
    - Mobility limitations?
- **Do you have someone who provides support for you?**
    - Yes
    - No
- **How did you get here today?**
    - I drove myself in a car
    - Someone else drove me in a car

- Ocean Ride
- Some other method (please specify)

Appendix B – Detailed survey tables

Appendix B.1 Age of respondents

Age category	Count	Percent
Under 60	5	1.7%
60–69	75	25.7%
70–79	123	42.1%
80–89	69	23.6%
90 and over	20	6.8%
Total ages reported	**292**	**100.0%**

Note: Percentages are based on respondents who provided age.

Appendix B.2 ZIP codes of respondents

ZIP code category	Count	Percent
08753	136	46.7%
08757	49	16.8%
08755	39	13.4%

Other / unlisted ZIPs	67	23.0%
Total ZIP codes reported	**291**	**100.0%**

Note: Percentages are based on respondents who provided a ZIP code.

Appendix B.3 Living environment

Living environment	Count	Percent of respondents
Private home (not in a 55+ community)	152	50.8%
55+ community	115	38.5%
With family members	28	9.4%
Assisted living / nursing home	0	0.0%
Other	20	6.7%

Note: Respondents could select more than one living environment category, so percentages may total more than 100 percent.

Appendix B.4 Caregiver status

Caregiver status	Count	Percent
Yes	104	34.9%
No	194	65.1%

Total answering	**298**	**100.0%**

Note: Percentages are based on respondents who answered the caregiver question.

Appendix B.5 Care recipients among caregivers

Care recipient category	Count	Percent of caregivers
Older than respondent	64	61.5%
Younger	34	32.7%
Mobility limitations	13	12.5%

Note: Caregivers could select more than one category, so percentages may total more than 100 percent.

Appendix B.6 Support available to respondents

Support available	Count	Percent
Yes	52	21.1%
No	196	79.4%
Answered	**247**	**100.0%**

Note: Percentages are based on respondents who answered the support question.

Appendix B.7 Transportation to the Senior Center

Transportation mode	Count	Percent

Drove self in a car	152	61.0%
Someone else drove	47	18.9%
Ocean Ride	24	9.6%
Some other method	26	10.4%
Answered	**249**	**100.0%**

Note: Percentages are based on respondents who answered the transportation question.

Appendix B.8 Transportation “other” write-in responses

Write-in transportation response	Count
Senior Center Bus	9
Senior Center Transportation	6
Senior Center	4
Senior Center Van	3
Senior Bus	3
Ocean Ride	1
Mini Bus	1

Note: Write-in responses suggest that many respondents selecting "some other method" were using Senior Center transportation services.

Appendix C. Focus Group Summary

As part of the Toms River Age-Friendly Assessment and Planning Initiative, the Township conducted a focus group at the May 13 Town Hall at the Toms River Senior Center in partnership with Ocean County Senior Services. The discussion brought together older adults, caregivers, service providers, and local businesses to provide added context for the survey findings and to help identify priority issues across the eight domains of age-friendly livability.

Key themes described in the report include:

- Transportation remains a major factor in whether older adults can access programs, services, health care, and social opportunities.
- Older adults in Toms River live in a range of settings, including 55+ communities, private homes, shared family arrangements, and other less traditional housing situations.
- A substantial minority of respondents are caregivers themselves, highlighting the need for respite, navigation support, and caregiver resources.
- Continued outreach is needed to better reach homebound older adults, people experiencing housing instability, non-English speakers, and residents not already connected to the Senior Center.