



Committee of the Whole

Meeting Date: June 24, 2025

Submitted by: Abby Heddle-Jacobs, Planner II (Policy & Special Projects)

Subject: Population, Housing and Employment Projections

BACKGROUND:

Population Projections are included within the County's Official Plan and are intended to be used by the County, local municipalities and others to assist in managing growth and development. The County's Projections were last updated in 2021 and at that time Council endorsed a Projected Population Range (which included low, reference and high growth scenarios) as being the most likely to represent the future population for Middlesex.

It is timely to update the Projections as a number of underlying factors have changed. The 2021 projections were completed for a 25-year planning horizon, as was required by the Provincial Policy Statement in place at that time, whereas the Provincial Planning Statement (PPS) now provides for a 20 to 30-year planning horizon. The PPS now also requires that municipalities base projections on the Ministry of Finance Population Projections instead of local methodologies. Further, since the last projections were completed additional Census data has become available and overall growth and development patterns have evolved within the County and in southwestern Ontario.

To support this work, Watson & Associates Economists (Watson) were engaged to update the County's projections. This report summarizes the work undertaken by Watson and recommends that a projected growth scenario be endorsed by Council and be included in the draft amendment to the County Official Plan for the purposes of consultation. It is noted that for the sake of consistency, the figures in this summary report utilize the same numbering as in the source Watson report and therefore are not in numerical order and not all are included. This report also provides Council with a brief update on the County Official Plan Update project.

ANALYSIS:

Ministry of Finance Projections

Watson begin their population projections using base data from the Ministry of Finance (MoF), which provides long-term forecasts by age cohort at the census division level,

which for Middlesex County includes the City of London. As a result, the data must be disaggregated to separate Middlesex County from London, using local demographic trends and building activity. Watson then applied a cohort-survival model that accounts for births, deaths, and net migration over time. To further refine the projections, they incorporate localized inputs such as housing trends, historical growth patterns, regional economic drivers, and local planning policy.

Over the past five years, the London-Middlesex Area's annual population growth rate, in accordance with the MoF projections, has increased from 1.3% to 1.8%. By 2051, the population of the London-Middlesex Area is forecast to reach approximately 883,100 people. Watson note that the MoF population forecast for the London-Middlesex Area does not specifically address the potential for changed economic trends such as significant regional employment opportunities and / or other lifestyle factors. Figure 4-6 shows the population projections to 2051 for the London-Middlesex Area, as prepared by the MoF, while Figure 4-7 depicts the share of the County's population as a proportion of total population to the London-Middlesex Area.

Figure 4-6
Ministry of Finance Population Forecasts for London-Middlesex Area (Census Division), 2001 to 2051

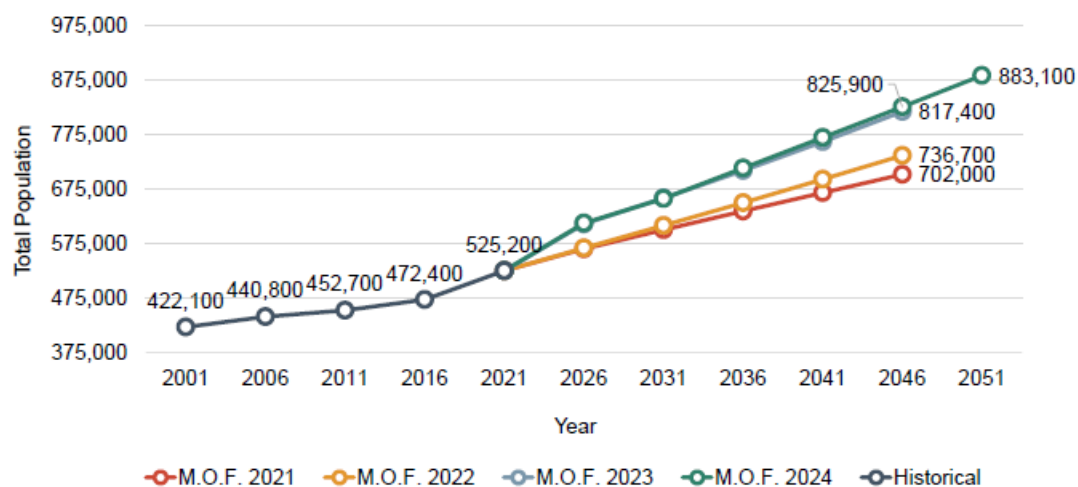
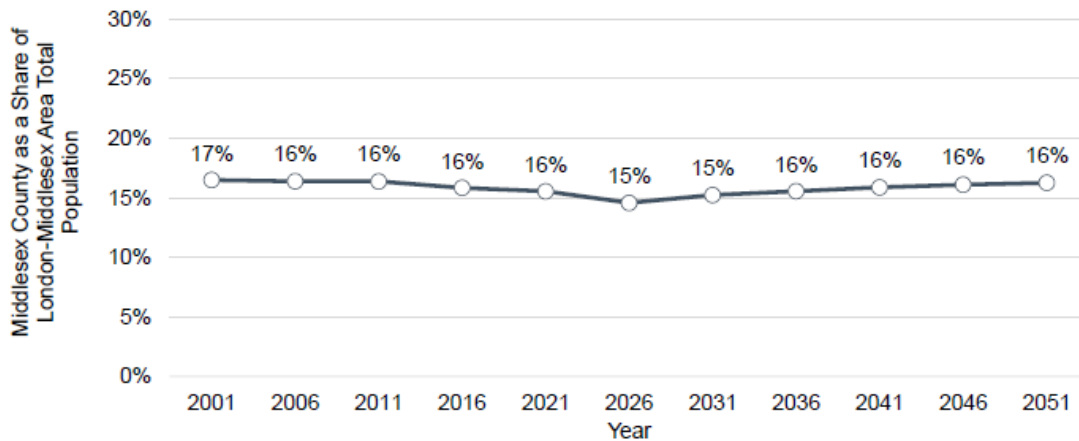


Figure 4-7
Middlesex County
Share of London-Middlesex Population, Reference Scenario, 2001 to 2051



Middlesex County Growth Scenarios

Four population growth scenarios (Low, Medium, Medium-High and High) were completed specific to Middlesex County without the City of London (Figures 4-8 and 5-1). Each of the population growth scenarios provided in Figure 4-8 indicate that the long-term population growth outlook for Middlesex County will be strong relative to growth trends the County has experienced over the past two decades even accounting for recent increased development activity. The updated 2024 population projections for Middlesex County reflect a notable upward revision from the 2021 forecasts, both in terms of growth rates and overall population levels. For reference, the 2021 High Growth Scenario projected that Middlesex County's population would grow from 74,000 in 2016 to 115,000 by 2046, representing an average annual growth rate of 1.5%. In contrast, the 2024 Medium-High Growth Scenario, based on the Fall 2024 MoF projections, presents a more accelerated forecast. Under this scenario, the County's population is expected to reach 151,500 by 2056, with an average annual growth rate of 1.8%.

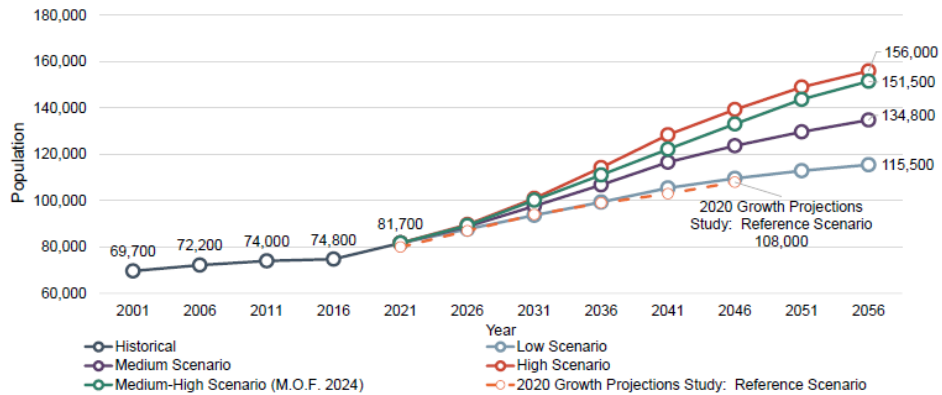
Figure 5-1
Middlesex County
Population Forecast by Area Municipality, 2021 to 2056

Year	Township of Adelaide-Metcalf	Township of Lucan Biddulph	Municipality of Middlesex Centre	Village of Newbury	Municipality of North Middlesex	Municipality of Southwest Middlesex	Municipality of Strathroy-Caradoc	Municipality of Thames Centre	Middlesex County
2001	3,300	4,400	14,900	400	7,200	6,400	20,000	13,000	69,700
2006	3,300	4,400	16,300	500	7,000	6,200	20,900	13,700	72,200
2011	3,200	4,500	17,200	500	7,000	6,100	21,900	13,600	74,000
2016	3,100	4,900	18,000	500	6,600	6,000	21,800	13,800	74,800
2021	3,100	5,900	19,800	500	6,600	6,200	25,000	14,600	81,700
2036	3,600	8,700	30,100	600	7,600	6,900	34,400	19,200	111,100
2046	4,200	9,900	37,500	700	8,500	7,600	41,200	23,400	133,100
2056	4,700	10,900	43,400	800	9,300	8,200	47,300	27,000	151,500
Total Population Growth									
2001 to 2021	-200	1,500	4,900	100	-600	-200	5,000	1,600	12,000
2021 to 2036	500	2,800	10,300	100	1,000	700	9,400	4,600	29,400
2021 to 2046	1,100	4,000	17,700	200	1,900	1,400	16,200	8,800	51,400
2021 to 2056	1,600	5,000	23,600	300	2,700	2,000	22,300	12,400	69,800
Annual Population Growth Rate									
2001 to 2021	-0.2%	1.5%	1.4%	0.2%	-0.4%	-0.2%	1.1%	0.6%	0.8%
2021 to 2036	0.9%	2.6%	2.8%	2.1%	0.9%	0.7%	2.2%	1.8%	2.1%
2021 to 2046	1.2%	2.1%	2.6%	1.9%	1.0%	0.8%	2.0%	1.9%	2.0%
2021 to 2056	1.1%	1.7%	2.3%	1.7%	1.0%	0.8%	1.8%	1.8%	1.8%

Of the four long-term growth scenarios prepared for Middlesex County, Watson recommends the Medium-High Growth Scenario as the preferred forecast. This scenario reflects an ambitious yet reasonable outlook, grounded in the Fall 2024 Ministry of Finance (MoF) projections, and informed by recent immigration trends, federal population targets, and continued outward growth pressures from the City of London and the Greater Golden Horseshoe. Under this scenario, the County's population is expected to grow to 151,500 by 2056, representing an average annual growth rate of 1.8%. Growth is anticipated to be driven primarily by net migration of working-age adults, consistent with broader regional trends across the London-Middlesex area.

While the housing activity required under this scenario exceeds historical levels, the flexibility provided through the 2024 Provincial Planning Statement enables the County and its local municipalities to plan for a 20- to 30-year horizon, ensuring sufficient land and infrastructure capacity to accommodate future growth. The inclusion of multiple growth scenarios allows the County to account for uncertainty related to migration, housing demand, and economic conditions, and to plan more effectively under a range of possible future outcomes. However, given current data and provincial policy direction, the Medium-High Growth Scenario provides the most appropriate basis for long-term planning.

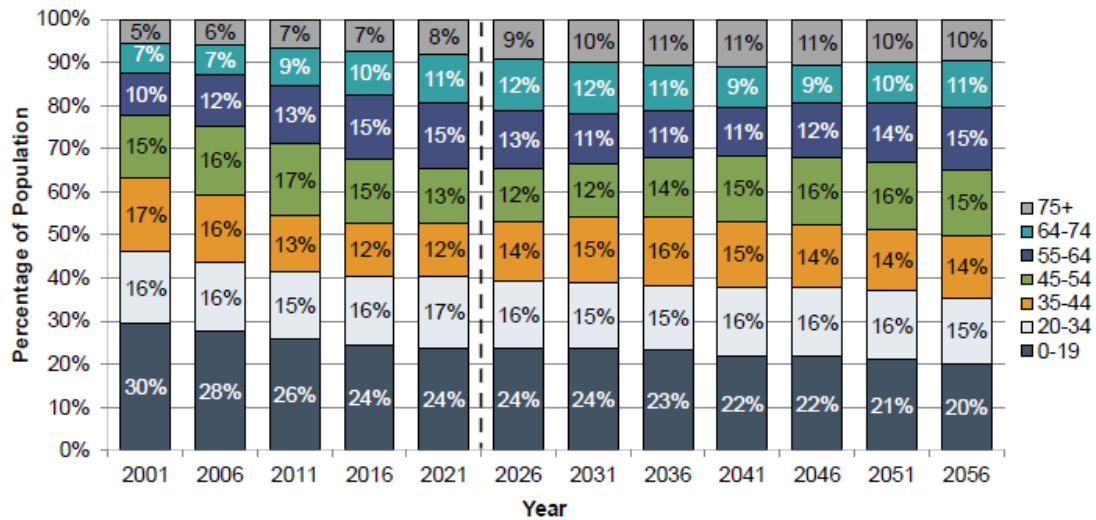
Figure 4-8
Middlesex County
Total Population, 2001 to 2056



Scenarios	2021	2026	2031	2036	2041	2046	2051	2056
Low Population Growth Scenario	81,700	87,700	93,700	99,400	105,500	109,600	112,900	115,500
Medium Population Growth Scenario	81,700	88,800	97,700	106,800	116,600	123,700	129,700	134,800
Medium-High (Reference) Population Growth Scenario	81,700	89,300	100,200	111,100	122,200	133,100	143,700	151,500
High Population Growth Scenario	81,700	89,700	101,000	114,300	128,400	139,300	149,000	156,000

The population forecast by major age group is shown in Figure 4-9 and highlights certain population age structure trends including an aging population that are expanded upon below.

Figure 4-9
Middlesex County
Population by Age Group, 2001 to 2056



Aging Population

Consistent with broader provincial trends, the population of Middlesex County is aging, which is reflected in a steadily increasing median age. This trend is primarily attributed to the aging of the Baby Boomer generation, with the first wave of this demographic group reaching age 75 in 2021. Within Middlesex County, the proportion of residents aged 55 and older increased from 22% in 2001 to 35% in 2021.

According to the analysis, Middlesex County's population is expected to age significantly over the forecast period as well. The proportion of residents aged 75 and older is projected to double from 5% in 2001 to 10% by 2056, while the 65 to 74 age group is expected to grow from 7% to 11% over the same period. This demographic shift is anticipated to place downward pressure on long-term population and labour force growth. Additionally, it will likely increase demand for seniors' housing, as well as high-density, affordable, and attainable housing options that meet the needs of an aging population.

In contrast, the share of younger age groups has declined over the same period. The 0 to 19 age group decreased from 30% to 24%, and the 35 to 54 age group declined from 17% to 12%. The 20 to 34 age group, representing young adults, experienced a modest increase, rising from 16% to 17%. Watson note that these demographic trends are important considerations for future planning, as they directly influence housing demand by structure type and tenure, as well as the scope and nature of municipal service delivery required to meet the evolving needs of the population.

Housing

Forecast trends in population age structure provide insights into future housing needs based on anticipated average household occupancy. Total housing growth is generated from the population forecast using a headship rate forecast, being the number of primary household maintainers or heads of households by major population age group. This results in an estimated Persons Per Unit (PPU) which generally represents the average number of people within a household.

Figure 4-10 illustrates anticipated long-term housing occupancy in Middlesex County, or average persons per unit (PPU). From 2001 to 2021, the PPU declined from 3.00 to 2.78, and it is projected to continue decreasing to 2.61 by 2056. Watson notes that this trend reflects an aging population and a gradual shift toward medium- and high-density housing. However, the rate of decline is expected to moderate over time, partly due to stronger net migration of working-age adults and their families.

Figure 4-10
Middlesex County
Persons Per Units, 2001 to 2056

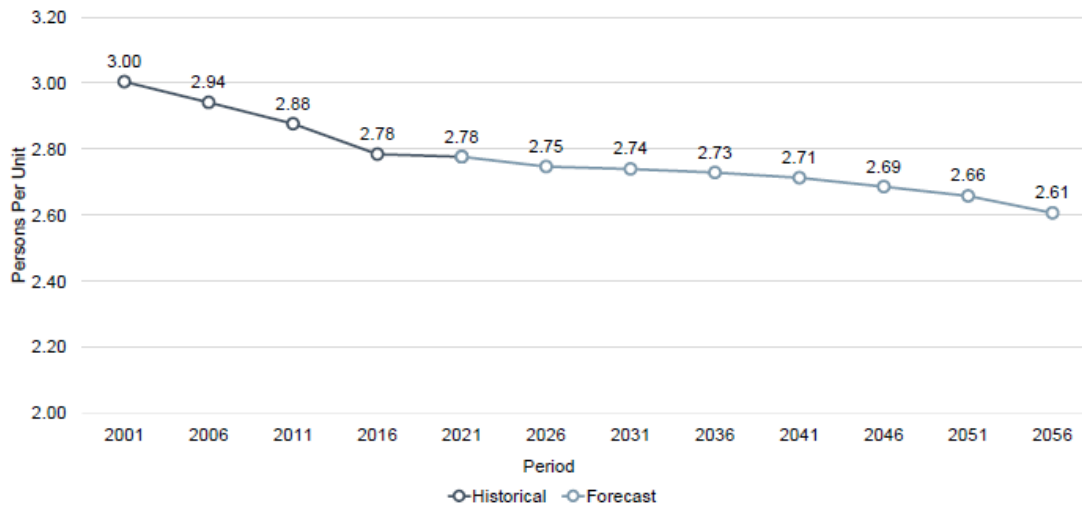


Figure 4-11 illustrates Housing Forecast by Structure type for the County and Figure 5-2 illustrates Housing Forecast by local municipality, 2021 to 2056.

Figure 4-11
Middlesex County
Housing Forecast by Structure Type, 2001 to 2056

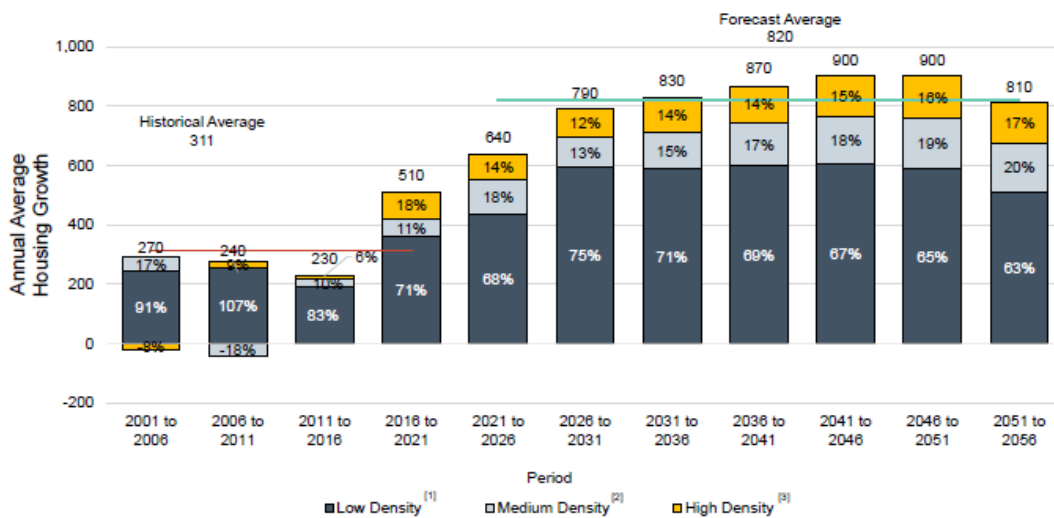


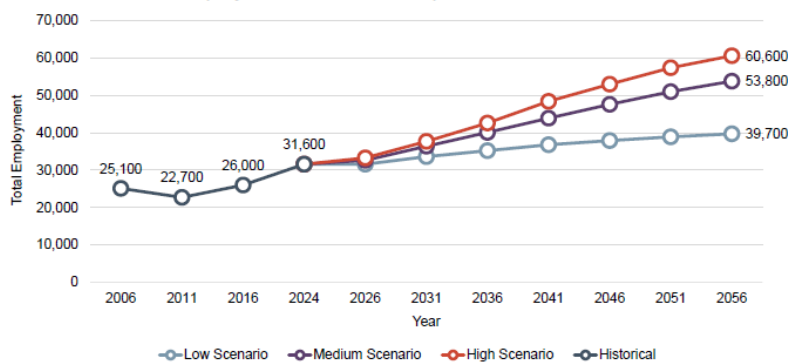
Figure 5-2
Middlesex County
Housing Forecast by Area Municipality, 2021 to 2056

Year	Township of Adelaide-Metcalfe	Township of Lucan Biddulph	Municipality of Middlesex Centre	Village of Newbury	Municipality of North Middlesex	Municipality of Southwest Middlesex	Municipality of Strathroy-Caradoc	Municipality of Thames Centre	Middlesex County
2001	1,000	1,400	4,700	200	2,300	2,200	7,000	4,300	23,200
2006	1,000	1,500	5,200	200	2,300	2,300	7,500	4,600	24,500
2011	1,000	1,600	5,700	200	2,300	2,400	8,000	4,700	25,700
2016	1,000	1,800	6,000	200	2,300	2,400	8,300	4,900	26,900
2021	1,000	2,100	6,700	200	2,400	2,400	9,500	5,200	29,400
2036	1,200	3,200	10,400	300	2,800	2,800	13,200	6,900	40,700
2046	1,400	3,700	13,200	300	3,200	3,100	16,000	8,500	49,500
2056	1,700	4,200	15,900	300	3,600	3,500	19,000	10,000	58,100
Total Housing Growth									
2001 to 2021	0	700	2,000	0	100	200	2,500	900	6,200
2021 to 2036	200	1,100	3,700	100	400	400	3,700	1,700	11,300
2036 to 2046	400	1,600	6,500	100	800	700	6,500	3,300	20,100
2046 to 2056	700	2,100	9,200	100	1,200	1,100	9,500	4,800	28,700
Annual Housing Growth Rate									
2001 to 2021	0.0%	2.0%	1.8%	1.2%	0.1%	0.4%	1.5%	0.9%	1.2%
2021 to 2036	1.2%	2.8%	3.0%	1.9%	1.2%	0.9%	2.2%	2.0%	2.2%
2036 to 2046	1.4%	2.3%	2.8%	1.9%	1.2%	0.8%	2.1%	2.0%	2.1%
2046 to 2056	1.4%	2.0%	2.5%	1.7%	1.0%	0.8%	2.0%	1.8%	2.0%

Labour Force

Based on the County's population and housing growth scenarios, along with broader regional and economic trends, an updated long-term employment forecast has been developed. By 2056, Middlesex County's employment base is projected to grow by 8,100 to 29,000 jobs, bringing the total number of jobs in the County to between 39,700 and 60,600, depending on the growth scenario. Considering Watson's review of macro, regional, and local economic trends as well as the County's recommended long-term population growth forecast, the Medium (Reference) Employment Growth Scenario represents the most plausible long-term employment forecast for Middlesex County. Figure 4-12 summarizes the Employment Forecast Comparison, 2006-2056.

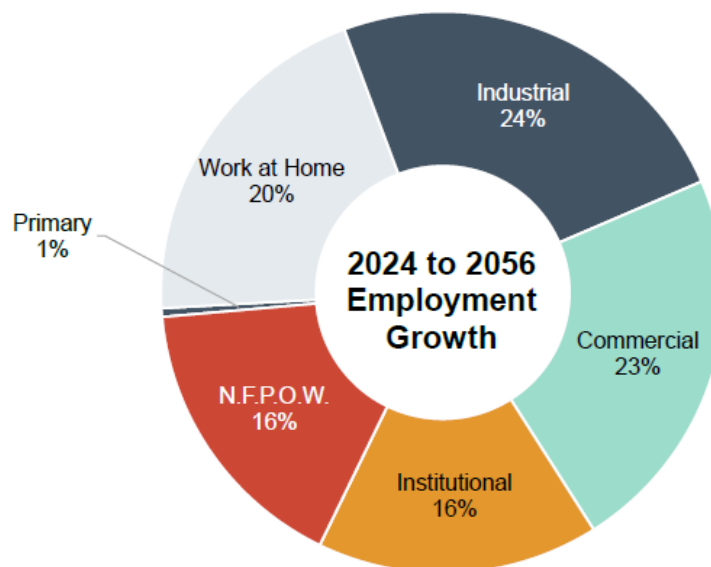
Figure 4-12
Middlesex County
Employment Forecast Comparison, 2006 to 2056



Scenarios	2024	2026	2031	2036	2041	2046	2051	2056
Low Employment Growth Scenario	31,600	31,600	33,600	35,200	36,800	37,900	38,900	39,700
Medium (Reference) Employment Growth Scenario	31,600	32,600	36,400	40,100	43,900	47,600	51,000	53,800
High Employment Growth Scenario	31,600	33,300	37,700	42,600	48,400	53,000	57,400	60,600

Under the Medium (Reference) Growth Scenario, approximately 63% of new jobs in Middlesex County by 2056 are expected to have a 'usual place of work', while the remaining 37% will consist of work-from-home or off-site employment. In terms of sector distribution, about 39% of job growth is projected in the services-producing sectors, and 25% in goods-producing sectors, such as industrial and primary industries. Figure 4-14 provides further details regarding the place of work and major employment sectors.

Figure 4-14
Middlesex County
Total Employment Growth Forecast by Place of Work, 2024 to 2056



County Official Plan Update

As Council is aware, the County is currently undertaking an update to the County Official Plan in accordance with Section 26 of the Planning Act. To support this work, four meetings of the Planning Advisory Committee (PAC) have been held to date, with each session focused on one of the four key policy areas: housing, agriculture, the economy, and growth and development. These meetings have played an important role in shaping the policy direction and gathering meaningful input from both County Council members serving on the Committee and the broader community through Citizen Appointees.

As it relates to the Projections, at the May 2025 PAC meeting, Watson presented a detailed Growth Analysis Update. The [presentation can be accessed here](#) and the [meeting livestream is available here](#). Draft and Final versions of the Projections were also circulated to local municipal CAOs during the process.

Quarry Consultants are also retained to lead the 'Middlesex 2056' Consultation and Engagement campaign, which included a public survey available through the County's website and social media platforms, as well as a non-statutory Public Open House. In addition, Quarry supported staff in hosting a series of interest holder workshops with

representation from the business, agricultural sectors, local CAOs, and local municipal Councillors.




Staff are currently in the process of drafting policy, with key proposed policies scheduled to be presented to the PAC on June 26, 2025. This feedback will inform the preparation of a draft redlined Official Plan, which is expected to be submitted to the Ministry of Municipal Affairs and Housing (MMAH) for consultation during the summer months. The Statutory Public Open House and Public Meeting are anticipated to be held in Fall 2025.


FINANCIAL IMPLICATIONS:

The growth projections contained in the Official Plan help inform long-term infrastructure planning, servicing strategies, and capital investment priorities. Additionally, they support forecasting in a number of municipal service areas including development charges, property tax growth, and future service requirements.

ALIGNMENT WITH STRATEGIC FOCUS:

This report aligns with the following Strategic Focus, Goals, or Objectives:

Strategic Priority	Goal	Objectives
<div>Economic Development</div> <div></div>	Enhance overall economic well-being and community prosperity by fostering a sustainable and thriving local economy	<ul style="list-style-type: none">• Advance the County’s planning framework that balances diverse land uses while protecting farmland and natural environment.
<div>Collaboration & Partnerships</div> <div></div>	Strengthen collaboration with local municipalities and regional partners to improve economic efficiency, enhance service delivery, and support regional development in alignment with community priorities	<ul style="list-style-type: none">• Improve communication and transparency through open engagement, accessible information, and informed decision-making.
<div>Sustainable Infrastructure Development</div> <div></div>	Expand and upgrade critical infrastructure to enhance resilience, efficiency, and accessibility while prioritizing sustainability and long-term cost-effectiveness	<ul style="list-style-type: none">• Pursue funding and grants for infrastructure projects to deliver lasting benefits while providing predictable costs for taxpayers.

Strategic Priority	Goal	Objectives
Adaptability and Agility 	Modernize the County's administrative capabilities to strengthen decision-making, improve service delivery, and achieve better community outcomes	<ul style="list-style-type: none"> Strengthen internal administrative capabilities to ensure key support services have the necessary resources to meet community needs and support organizational growth.

RECOMMENDATION:

THAT the Population, Housing and Employment Projections report be received for information;

THAT the Growth Analysis Update Middlesex County Final Report dated April 25, 2025, be endorsed as the basis for the projected growth scenarios most likely to occur over the 20- to 30-year planning horizon;

THAT the Medium-High Growth Scenario for Population and Housing, and the Medium Growth Scenario for Employment, be identified as the recommended growth scenarios for long-term planning to the year 2056;

AND THAT the Report be included in the draft amendment to the County Official Plan for the purposes of consultation.

Attachment.