

Mortgage Calculator Tool Market to Reach USD \$2.04 Billion by 2029 at 10.7% CAGR

*The Business Research Company's
Mortgage Calculator Tool Global Market
Report 2025 – Market Size, Trends, And
Global Forecast 2025-2034*

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/EINPresswire.com/ -- What Is The
Estimated Industry Size Of Mortgage
Calculator Tool Market?



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The market for mortgage calculator tools has seen swift expansion in recent years. It is forecasted to escalate from a value of \$1.23 billion in 2024 to \$1.36 billion in 2025, reflecting a compound annual growth rate (CAGR) of 11.0%. This notable growth during the historical period is a result of the escalating demand for transparency in home loans, increased utilization of online financial instruments, higher internet accessibility, a surge in property acquisitions by novice buyers, and an amplified demand for expedient loan comparisons.

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The [mortgage calculator tool market size](#) is anticipated to witness substantial expansion in the coming years, reaching a valuation of \$2.04 billion by 2029 with a

compound annual growth rate (CAGR) of 10.6%. The cause of this growth during the forecast period can be traced back to factors such as increased digitalization of the property market, a surge in the use of mobile applications for fiscal planning, higher adoption of financial technology solutions, broader access to do-it-yourself tools, and a growing trend among consumers towards digital mortgages. The forecast period is also expected to see the emergence of trends like advancements in real-time interest rate integration, the evolution of machine learning-enabled mortgage calculators, breakthroughs in mobile-centric calculator interfaces, enhanced custom features using consumer data, and progress in the customization of tools to accommodate different languages and regions.

Download a free sample of the mortgage calculator tool market report:

<https://www.thebusinessresearchcompany.com/sample.aspx?id=27089&type=smp>

What Are The Major Factors Driving The Mortgage Calculator Tool Global Market Growth?

The upward trend of homeownership desires is predicted to bolster the expansion of the mortgage calculator tool market. The term homeownership desires points to a person's or a household's target and ambition to purchase a house rather than leasing one. This trend is on the rise due to a blend of escalating house affordability, beneficial mortgage rates, and an increased longing for sustained economic security and personal area. The mortgage calculator tool aids this growth by enabling individuals to precisely calculate affordability, manage finances, and make knowledgeable choices when buying a house. For instance, data from the Federal Reserve Bank of St. Louis in July 2025 reveals that in 2021 the homeownership rate in the United States was 65.4%, and it rose to 66.0% by 2023. Consequently, the enlarging homeownership desires are spurring the growth of the mortgage calculator tool market.

Who Are The Leading Companies In The Mortgage Calculator Tool Market?

Major players in the Mortgage Calculator Tool Global Market Report 2025 include:

- Rocket Companies Inc.
- Zillow Group Inc.
- LoanDepot Inc.
- Redfin Corporation
- NerdWallet Inc.
- SoFi Technologies Inc.
- LendingTree LLC
- Bankrate LLC
- SmartAsset
- Calyx Technology Inc.

What Are The Main Trends, Positively Impacting The Growth Of Mortgage Calculator Tool Market?

In the mortgage calculator tool market, leading corporations are committed to creating ground-breaking products, like non-traditional income mortgage calculators. These innovative tools allow borrowers to gauge their loan entitlement and monthly repayments based on their assets and investments, rather than the typical income proof documentation. Non-traditional income mortgage calculators are modern digital technologies designed to evaluate a borrower's loan qualification and projected payments using alternative financial data. This might include assets, investments or non-standard income channels, in place of traditional salary or tax statement. Take, for example, the US-based finance firm, Mortgage Calculator Company LLC. In March 2025, they introduced an Asset-Based Mortgage Calculator. This novel non-traditional income mortgage tool is intended to assist borrowers in calculating their loan eligibility and monthly

repayments using their asset and investment profiles rather than traditional income evidence. This inventive calculator is designed specifically for persons with substantial liquid or semi-liquid assets such as retirees, individuals of high-net-worth or self-working borrowers—who might not fulfill standard income validation prerequisites. The tool provides customised financing scenarios in real-time by enabling users to enter diverse asset balances, interest rates, and loan terms, responding to their unique financial circumstances.

What Are The Primary Segments Covered In The [Global Mortgage Calculator Tool Market Report](#)?

The mortgage calculator tool market covered in this report is segmented –

- 1) By Type: Online Mortgage Calculators, Mobile Mortgage Calculator Apps, Desktop Mortgage Calculator Software
- 2) By Calculator Features: Amortization Schedule, Interest Calculation, Equity Calculator, Payment Comparison
- 3) By Purpose: Home Purchase, Home Refinance, Reverse Mortgage, Second Mortgage
- 4) By Application: Residential, Commercial
- 5) By End-User: Home Buyers, Real Estate Agents, Financial Institutions

Subsegments:

- 1) By Online Mortgage Calculators: Web Based Loan Estimator Tools, Interactive Mortgage Repayment Schedulers, Interest Rate Comparison Calculators, Amortization Schedule Generators, Refinance Savings Calculators
- 2) By Mobile Mortgage Calculator Apps: Loan Qualification Assessment Apps, Monthly Payment Calculation Apps, Property Tax and Insurance Estimator Apps, Adjustable Rate Mortgage Analysis Apps, Home Affordability Evaluation Apps
- 3) By Desktop Mortgage Calculator Software: Offline Loan Calculation Programs, Comprehensive Mortgage Planning Suites, Customizable Financial Analysis Tools, Multi Loan Comparison Software, Professional Mortgage Advisory Software

View the full mortgage calculator tool market report:

<https://www.thebusinessresearchcompany.com/report/mortgage-calculator-tool-global-market-report>

Which Region Is Forecasted To Grow The Fastest In The Mortgage Calculator Tool Industry?

In 2024, North America emerged as the leading region for the global mortgage calculator tool market. There are predictions that Asia-Pacific will experience the fastest growth in the specified forecast period. Regions like Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East, and Africa are all encompassed within this mortgage calculator tool market report.

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Speak With Our Expert:

Saumya Sahay

Americas +1 310-496-7795

Asia +44 7882 955267 & +91 8897263534

Europe +44 7882 955267

Email: saumyas@tbrc.info

The Business Research Company - www.thebusinessresearchcompany.com

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Oliver Guirdham

The Business Research Company

+44 7882 955267

info@tbrc.info

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