

Online Resource. Supplementary Table 1: European Union Court of Justice (EUJC) rulings asking for modifications of Spanish Laws in compliance with European Laws

Product	Date of decision of EUJC	Action of EUJC
Spanish Mortgages Act (Ley Hipotecaria)	European Union's 1993 Unfair Terms in Consumer Contracts (93/13EEC) directive and EUCJ sentence of March 14 2014	The banks cannot ask for full repayment of the loan after obtaining possession of the property following eviction. Evictions should not take place until claims of abusive clauses in contracts are sorted out.
Preferred shares	1993/22/EEC directive. In addition, the EUCJ sentence on December 2014 that information should be given prior to signature of contract.	The Spanish Supreme Court sentenced in favour of clients with four major cases involving four banks: April 2013, January 2014, September 2014, January 2015, September 2015.
Floor clauses in mortgages	Dec 21 2016	EUCJ forces banks to return all amounts unduly charged to consumers. Unfair clauses cannot bind consumers and must be declared null and void
Foreign exchange mortgages	Sept 20 2017	Apply conversion to national currency and declare null the original contract when national judge decides bank did not fulfill the obligation to give adequate information to client
Spanish Mortgages Act	Sept 2018 and Mar 26 2019	EUCJ lawyer Maciej Szpunar sentenced: the clause of anticipated mortgage and eviction was abusive.
Payment of judiciary taxes in home loans	Oct 18 2018	EUJC stated twice that legal modifications of the Spanish Law were not compatible with European Union Law on Consumer Rights

Online Resource. Supplementary Table 2: Description of the type of fraud, number of clients affected in Spain and link to the sources.

	Definition	Number of clients affected by abusive transactions	Reference
Hybrid products	Preferents or subordinated debt: High risk financial products which should have never been offered to retail clients	3,090,536	Follow-up Commission on Commercialization of Hybrid Capital Instruments and Subordinated Debt [Comisión de Seguimiento sobre Comercialización de los Instrumentos Híbridos de Capital y Deuda Subordinada]. Author; 2013. http://graphics.thomsonreuters.com/13/05/cnmv_hibridos.pdf Pierre-Henri CONAC, 2018. Subordinated Debt and Self-placement. Mis-selling of Financial Products http://www.europarl.europa.eu/RegData/etudes/STUD/2018/618994/IPOL_STU(2018)618994_EN.pdf
Banco Popular Stocks	European authorities intervened Banco Popular, 2016	305,000	Single European Resolution Board [Junta Única de Resolución Europea]Deloitte report. https://www.eleconomista.es/banca-finanzas/noticias/9317749/08/18/La-JUR-no-compensara-a-los-accionistas-del-Popular-por-las-perdidas.html .
Valores Santander	Convertible bonds sold to retail clients without sufficient information	129,000	https://www.ft.com/content/afed86dc-97e6-11e3-ab60-00144feab7de https://elpais.com/economia/2012/09/28/actualidad/1348856149_615472.html .
Home evictions 2014-2017		Statistics are available since 2014 by the National Institute of Statistics: 137,958	National Institute of Statistics for 2014, 2015, 2016, 2017 http://www.poderjudicial.es/cgpi/es/Temas/Estadistica-Judicial/Estadistica-por-temas/Datos-penales--civiles-y-laborales/Civil-y-laboral/Estadistica-sobre-Ejecuciones-Hipotecarias/

Home evictions 2012 and 2013		The number of these home evictions was estimated by the Bank of Spain and data collected partially during 2012 (44,745) and 2013(35,098, only first trimester of 2013)	https://www.bde.es/f/webbde/GAP/Secciones/SalaPrensa/NotasInformativas/Briefing_notes/es/notabe%2028-01-2014.pdf .
Mortgages with clauses on interest rates			
Mortgages with floor clauses	These clauses fixed an interest rate that will act as a floor , independently of what is fixed by the home market.	1,520,000 1,426,406	Bank of Spain report to the Parliament in 2010, page 12. http://www.senado.es/legis9/publicaciones/pdf/senado/bocg/I0457.PDF https://elpais.com/elpais/2016/12/21/inenglish/1482320739_797516.html?rel=mas?rel=mas Source: General Council of the Judiciary. http://www.poderjudicial.es/cgpj/es/Poder-Judicial/En-Portada/Los-Juzgados-de-clausulas-abusivas-dictaron-casi-15-000-sentencias-en-el-tercer-trimestre-del-ano
Foreign currency home loans.	Home loans in foreign currency, mostly Swiss francs and Japanese yens.	No official estimation of number. Sources from consumers groups cite between 60000 and 70,000 families affected.	https://www.madriario.es/463552/madrid-a-la-cabeza-de-las-reclamaciones-de-hipoteca-multidivisa https://www.asufin.com/sentencias-listados/hipoteca-multidivisa/
Tranquility home loans	Unknown amount of debt in a home loan with fixed rate.	No official estimation available	https://www.lavanguardia.com/economia/20180912/451776909496/justicia-abusiva-hipoteca-tranquilidad-banesto.html

Online Resource. Supplementary Table 3: Poisson regression models of poor self-rated health, comorbidity and pain, with interaction between the number of months of exposure to fraud and by the impact of fraud on family finances in men and women. Madrid Health Survey, 2017.

Variable (reference)	Poor self-rated health			At least 2 chronic conditions			At least one condition associated with pain		
	β	SE	p-value	β	SE	p-value	β	SE	p-value
Males									
Economic impact (No impact/light)									
Moderate	1.0363	0.6342	0.102	-0.3514	0.6070	0.563	0.9414	0.6227	0.131
Severe	-0.5174	0.7871	0.511	-1.2357	0.5223	0.018	0.3165	0.5646	0.575
Duration of fraud	0.0047	0.0063	0.456	-0.0083	0.0051	0.107	-0.0040	0.0074	0.586
Duration x economic impact (no impact/light)									
Moderate	-0.0121	0.0090	0.178	-0.0030	0.0086	0.730	-0.0056	0.0102	0.584
Severe	0.0130	0.0091	0.155	0.0197	0.0071	0.006	0.0099	0.0087	0.255
Age	-0.0003	0.0092	0.974	0.0296	0.0100	0.003	0.0078	0.0091	0.392
Social class (High)									
Middle	-0.1334	0.3845	0.729	0.1288	0.2908	0.658	-0.3667	0.3701	0.322
Poor	-0.0082	0.2988	0.978	-0.1923	0.2830	0.497	-0.2838	0.2782	0.308
Place of birth (other country)									
Spain	0.1817	0.4114	0.659	-0.2060	0.3807	0.588	0.2341	0.3832	0.541
3Intercept	-1.8291	0.6379	0.004	-1.9952	0.5264	<0.001	-1.9244	0.6011	0.001
Model with interaction									
AIC		1.40			1.43			1.39	
BIC		-585.00			-591.02			-587.15	
Model without interaction									
AIC		1.40			1.43			1.37	
BIC		-590.04			-596.33			-594.93	

Variable (reference)	Poor self-rated health			At least 2 chronic conditions			At least one condition associated with pain		
	β	SE	p-value	β	SE	p-value	β	SE	p-value
Females									
Economic impact (No impact/light)									
Moderate	0.3537	0.6717	0.599	0.7277	0.5456	0.182	-0.1962	0.4980	0.694
Severe	0.8443	0.6043	0.162	0.3768	0.6549	0.565	-0.7720	0.6608	0.243
Duration of fraud	0.0095	0.0057	0.096	-0.0063	0.0068	0.360	-0.0055	0.0052	0.286
Duration x economic impact (no impact/light)									
Moderate	-0.0048	0.0084	0.569	-0.0006	0.0089	0.948	0.0098	0.0067	0.146
Severe	-0.0094	0.0077	0.225	0.0047	0.0090	0.598	0.0133	0.0076	0.080
Age	0.0100	0.0098	0.309	0.0432	0.0094	<0.001	0.0121	0.0078	0.122
Social class (High)									
Middle	0.2921	0.2940	0.321	0.1945	0.2607	0.456	0.2183	0.2338	0.350
Poor	0.1089	0.3382	0.747	0.0587	0.3595	0.870	-0.0546	0.3034	0.857
Place of birth (other country)									
Spain	-0.5012	0.3382	0.138	0.2390	0.5661	0.673	0.0194	0.4164	0.963
Intercept	-1.9594	0.6380	0.002	-3.9609	0.8215	<0.001	-1.5254	0.6206	0.014
Model with interaction									
AIC		1.46			1.30			1.58	
BIC		-565.27			-578.87			-565.81	
Model without interaction									
AIC		1.44			1.27			1.57	
BIC		-574.25			-588.47			-573.66	

β : regression coefficient; SE: standard error; AIC: Akaike information criterion; BIC: Bayesian information criterion