

News, Views and Comments

What's in Twins' Names? Mixed Credit Reports/Twin Research Review: Treating Twins with Central Nervous System Infection; Twin Insights into COVID-19; Septal Aneurism in Monozygotic Twins; Twin Births via Assisted Reproduction vs. Natural Conception; Tribute to Dr. Helen E. Fisher/ Human Interest: Twins Rally for Twin Hostages; Tribute to the National Mothers of Twins Clubs Founder; Quadruplet Birth; Identical Twin Politician; Identical Twin Actresses

Nancy L. Segal

Department of Psychology, California State University, Fullerton, California, USA

Abstract

Giving twins similar names places them at increased risk for mixed credit reports as they enter young adulthood and beyond. Attorneys specializing in this area of the law are often required to manage lawsuits against the agencies responsible for such errors. This overview is followed by summaries of twin research and reports of treating twins with central nervous system infection, twins with COVID-19, and twins with septal aneurism, as well as a review of the comparative outcomes of twins born via assisted reproduction versus natural conception and a tribute to the late Dr Helen E. Fisher. Human interest items include a twins' rally for Israeli twins held hostage in Gaza, a tribute to the founding member of the National Mothers of Twins Clubs (now Multiples of America), a quadruplet birth, an identical twin politician, and identical twin actresses.

(Received 28 January 2025; accepted 28 January 2025)

What's in Twins' Names? Mixed Credit Reports

There are many areas of the law in which twin researchers can serve as expert witnesses or provide other legal assistance. Over the years I have provided such services and related contributions to twin cases involving wrongful death, injury, custody, school placement, immigration, and cheating. However, I recently discovered another area of the law with special relevance to twins — mixed credit reporting. Mixed files occur when a credit bureau combines the files of two separate people. These files can occur, despite the fact that each credit bureau has been aware of and told to address this issue since the 1980s.

It happens that twins and other members of multiple birth sets are far more likely to receive mixed credit reports than their other family members. This problematic situation is explained by twins' sharing their birthday, last name, and current or previous addresses. A further complication is that twins often have social security numbers that are extremely close, as little as one digit apart

in some cases. Of course, twins do not have exactly the same names, but they are often given similar first names and/or middle names. Examples include Susan and Sarah, Mary Ann and Carol Ann, John and Jack, and Terry and Kerry. Surprisingly, male-female twins face the same degree of risk as same-sex pairs.

There are different ways in which the bureaus mix up credit files. A *fragmented file* includes most of one twin's data in the other twin's file. A *merged file* occurs when both twins' data are merged into a single file. This leaves one twin without a credit file at all. A *mix-in* mirrors a *mix-out* and these occur when some data from one twin's file is removed and reappears in the other twin's file.

Twins learn about these errors when they receive letters indicating fraud, credit denial, or other complaints. Understandably, these situations trigger difficult legal problems that would be especially trying if one twin was deceased at the time. In that case, the surviving twin would have to cope with their grief, as well as with the legal services that come with financial demands. According to attorney Bill Clanton (2025, see below), there are approximately several hundred lawyers in the United States who could assist twins in this regard. I was fortunate to speak with two of them.

Tod Lewis, PLLC, based in Austin, Texas, assists twins when credit reporting agencies make mistakes. Lewis maintains a website for his services and has contacts with Multiples of America (MOA), formerly the National Organization of Mothers of Twins (Lewis,

Corresponding author: Nancy L. Segal. Email: nsegal@fullerton.edu

Cite this article: Segal NL. What's in Twins' Names? Mixed Credit Reports/Twin Research Review: Treating Twins with Central Nervous System Infection; Twin Insights into COVID-19; Septal Aneurism in Monozygotic Twins; Twin Births via Assisted Reproduction vs. Natural Conception; Tribute to Dr. Helen E. Fisher/ Human Interest: Twins Rally for Twin Hostages; Tribute to the National Mothers of Twins Clubs Founder; Quadruplet Birth; Identical Twin Politician; Identical Twin Actresses. *Twin Research and Human Genetics* <https://doi.org/10.1017/thg.2025.8>

2024a). My association with MOA led to my discovering a report of Lewis's work by one of the members (Barr, 2024). Lewis explained that while all twins are at risk of losing funds and missing out on credit opportunities, not all pairs face equal risk. Specifically, the twins who are most susceptible are young adults in their twenties and thirties who are starting to amass credit cards and submit loan applications. He maintains an informative essay about these issues and their resolution on his website (Lewis, 2024b).

Interestingly, Lewis claims that credit agencies hold the twins' parents responsible for their errors since they named their children in similar ways. Lewis argues — *correctly* — that mothers and fathers are free to choose the names they prefer for their children. Furthermore, as indicated, other factors (e.g., common home address; nearly matching social security numbers) beyond reasonable control, can compromise twins' credit reports.

I also spoke with attorney William (Bill) Clanton, based in Texas, a specialist in consumer protection law, with offices in San Antonio and Houston. Clanton also has associates in Maryland, Utah, Nebraska, and Argentina. In April 2024, he posted a guideline for twins to inform them of the possibility of mixed credit, how to avoid it, and how to manage it if it happens. (Clanton, 2024). Clanton was alerted to twins' special circumstances when he was contacted by a twin experiencing credit issues with her sister and he began looking into this situation more closely. He has several cases on file, some in the dispute stage (gathering and evaluating of evidence) and some in the litigation stage (presentation of case in court).

Clanton claims that twins with similar names are at greatest risk, but that twins, in general, are at greater risk than other individuals (Clanton, 2025). For example, he noted that United States credit agencies only have to match seven of the nine social security numbers in order to link two reports together; this would compromise the reports of twins whose numbers differed by just one digit, especially if they had similar names and matching addresses. He believes gender is not a factor, but twins named Alan and Alana would be more likely to have mixed credit reports than twins named Alan and Sarah. Linking of individuals and data is done via algorithms developed by the credit agencies in the 1960s and 1970s; exceptional data can be included in these algorithms, but not in all cases.

The foregoing raises the question of the frequency with which parents give similar or rhyming names to their twins and their motivation behind doing so. To answer these questions, a national 19-item survey was completed by 1418 parents of twins — 94.4% had twins, 5.2% had triplets, and 0.4% had quadruplets. Organizing the sets by zygosity yielded 25% MZ twins, 68% DZ twins, and 6% of unknown type. The different pairs were fairly evenly distributed according to same-sex male pairs, same-sex female pairs, and opposite-sex pairs. The triplets included 4% MZ sets, 14% MZ/DZ, and 82% DZ. The quadruplets included 1 MZ set and 2 DZ sets, with the remaining sets MZ/DZ. The method of assigning zygosity was not reported (National Organization of Mothers of Twins Clubs, 2001–2002).

Given the large number of findings reported in this survey, only a selective sampling is reported here. The majority of parents who responded to the survey (75%) chose names that were dissimilar. Their reasons for this decision were unclear, although comments indicated that preferred names were those that were equally desirable. Approximately 20% of the parents chose names that began with the same letter, in contrast with 2% of parents who chose rhyming names. MZ female twins were slightly more likely to receive names emphasizing 'twinness' relative to the other pairs.

Only 6% of parents decided to give one male twin the same name as his father, with no adverse results reported. Interestingly, most parents had chosen their twins' names *prior* to their birth, and only 1% noted that their twins were dissatisfied with those choices. Most importantly, perhaps, one-third of the parents responding to the survey confessed that their twins answered to each other's names. This was observed most often among MZ pairs and least often among male-female pairs. It is unknown if these were twins with similar or rhyming names, but it is likely.

Parents need to achieve a comfortable balance between their twins' identity as an individual and as a twin. It is possible that names can enhance or impair each twins' social experiences. Fortunately, further research along these lines is available — a recent study conducted in Brazil adds to this discussion.

A 2024 study reported that MZ twins in Brazil had more similar names than DZ twins; and that DZ twins had more similar names than brothers and sisters (Otta et al., 2024). However, it seems unlikely that zygosity significantly influenced these choices because hospital staff do not routinely conduct DNA testing with newborn twins. An important point is that the Brazilian twins who were under 18 years of age had names that were more distinctive than older twins. It is likely that this difference is a function of recent trends toward recognizing each twins' identity and individuality, a view confirmed by a mother of twins whom I interviewed.

There is, however, more to naming twin children than considerations of identity and individuality. Some mothers and fathers might prefer to name one twin after themselves or after a deceased relative. It is interesting to speculate as to the effects of these decisions on the twins' sense of self and their relationship with one another. Perhaps a male twin who is given his father's name feels he fills a more significant family role than his twin, especially if he is the firstborn. A female twin bearing her mother's name might feel like the preferred twin as maternal interactions evolve over time. Twins given the name of a deceased relative (a common practice in some cultures and religions) might feel pressures toward living up to the notable achievements and fond memories of that person. There is little research bearing upon these particular questions. However, the Brazilian study did highlight some parents' motivations for giving twins similar or dissimilar names.

Twins pose novel situations that require attention from professionals in a wide variety of disciplines. I am always impressed, but no longer surprised, by the extent to which twins pose situations requiring special application of existing guidelines and practices. It is certain that other unusual circumstances surrounding twins will surface in the years to come, requiring understanding, creativity, and patience by parents and professionals.

Twin Research Review

Treating Twins with Central Nervous System Infection (CNS)

A case of 9-day-old Mexican twins who showed neonatal parechovirus — a virus that can cause sepsis-like disease and CNS infection — were admitted to emergency care (Turrubiates-Hernández et al., 2025). They were delivered at 36 weeks and came to medical attention due to respiratory distress. Their symptoms, based on magnetic resonance imaging, were the same, among them fluid-attenuated inversion recovery (FLAIR), which is a sign for tumor recurrence and/or progression (Li et al., 2022). The twins were treated with intravenous immunoglobulin and discharged after 7 days. Follow-up assessment showed they had recovered.

Unfortunately, this interesting case failed to include the zygosity or sex of the twins, making it uncertain if they were equally susceptible to the infection and/or treatment.

Twin Insights into COVID-19

A case study of COVID-19 in DZ male twin newborns used whole exome sequencing (WES) in a search for genetic variants that might affect susceptibility to, and protection against, the disease. WES involves determining the variations of all coding regions, or exons, of known genes (Rabbani et al., 2014). The proband, Twin 1, was healthy until the age of 2 weeks when he arrived at the emergency care unit of Children's Mercy Hospitals and Clinics, in Kansas City, Missouri. The infant displayed lethargy, hyperthermia, and respiratory distress. Analysis of his blood revealed COVID-19; at this time, none of his family members were affected. His twin brother, Twin 2, was admitted to the hospital on day 6, and also testing positive for COVID-10. The treatment of Twin 2 with remdesivir may explain why his symptoms were less severe than his cotwin's.

WES revealed that the twins had both shared and unique genetic variants, classifying them as DZ twins. They shared several variants, among them *SIGIRR*, which has been implicated in inflammatory response to viral components of COVID-19; however, as the researchers noted, this would not explain the cotwin differences in symptom severity. The variants *USP17L15* and *DMN2* were unique to Twin 1 and Twin 2 respectively. However, the researchers could only speculate that these variants were linked to vulnerability and protection in Twin and Twin 2, respectively.

Septal Aneurism in Monozygotic Twins

The first case of interatrial septal aneurysm (ISA) was described in 55-year-old MZ female twins from Spain (López-Aldazoro & Mendez, 2024). Atrial septal aneurysms are rare heart malformations in which extra tissue protrudes from the wall between the heart's two upper chambers (Cleveland Clinic, 2025). The twins' diagnosis of ISA was confirmed by echocardiogram. The authors emphasized that twins, especially monozygotic twins, are at increased risk for congenital anomalies, ISA among them. They recommend that twins whose cotwin receives this diagnosis also seek medical testing to avoid future cardiac complications. Unfortunately, the methods by which the zygosity of the twins was established were not provided. This omission might reflect the limited journal space allotted to conference abstracts, but remains important information to include for scientists engaged in this area of medicine.

Twin Births via Assisted Reproduction Versus Natural Conception

There have been ongoing controversies over twins' physical outcomes if they were conceived by assisted reproductive techniques (ART) or conceived naturally (CN). A study in China compared 645 ART-conceived pairs and 625 CN-conceived pairs with reference to low birth weight (LBW), intrauterine growth restriction (IUGR), prematurity, low Appearance, Pulse, Grimace, Activity and Respiration (APGAR) scores, and neonatal intensive care unit admission (Lin et al., 2024). The data were gathered from the clinical records of twins born at the Fujian Maternity and Child Health Hospital between 2019 and 2021. Twins conceived by ART showed reduced odds of prematurity, LBW, and IUGR; however, other neonatal outcomes did not differ

between the two groups. The researchers suggested that ART may exert a protective effect on fetal growth, but further studies are required to confirm these findings.

Tribute to Dr Helen E. Fisher

Helen E. Fisher, biological anthropologist extraordinaire, passed away on August 17, 2024, at the age of 79. She was a research editor at Reader's Digest General Books and research associate in the anthropology departments of the New School for Social Research (New York City), the American Museum of Natural History (New York City) and Rutgers University (New Brunswick, New Jersey). Her work spanned many areas — most notably, she and her collaborators confirmed that there were specific regions of the brain dedicated to love (Sandomir, 2024). Her forthcoming book, *Thinking Four Ways: How to Connect With Anyone Using Neuroscience*, was submitted five days prior to her death (see helenfisher.com).

I met Helen at the 2002 annual meeting of the Human Behavior and Evolution Society, held at the New Brunswick, New Jersey campus of Rutgers University. We ended up sitting next to each other during a break and discovered that we both had twin sisters — Helen had an MZ twin, and I have a DZ same-sex twin. That connection triggered an extended and riveting conversation about what it is like to grow up with a same-age other. We stayed in touch over the years — Helen was always interested in the twin research I was conducting. Amazingly, I met her again, by chance, just several days after the conference ended — we were at an exhibit at the Metropolitan Museum of Art, in New York.

I emailed Helen's twin sister, Lorna, with my condolences and received an immediate reply. She wrote: '... yes it broke my heart to lose Helen, my identical twin. Every day I remember our jokes and a long and wonderful history together. We had a complete complicity that only a twin, like you, could really imagine.'

Human Interest

Twins Rally for Twin Hostages

On October 29, 2024, Israeli twins gathered in Hatufim Square (Hostages Square) outside the Tel Aviv Art Museum. They came to support the twins still held captive in Gaza following the October 7, 2023 attack on Israel by Hamas, and to demand their release. The cruelty of separating a pair of young twin children (who have since been released) and the effects of other war-time traumas on children are detailed in a forthcoming paper by Knafo-Noam and Segal (*in press*). The twins' rally was organized by an Israeli twin who was motivated to call for the release of identical twin brothers, Ziv and Gali Berman. A moving video from this event was posted on social media; see <https://x.com/Shaulirena/status/1851374974365253676>.

Tribute to the National Mothers of Twins Clubs Founder

Mother of twins, Marge Ainsworth, of West Toledo, Ohio, founded the Toledo Mothers of Twins Club in 1953, the year she delivered her male-female twins, Thomas and Patricia (Weber, 2010). When her twins were nearly one year old, Ainsworth listened to an interview with a member from the Fremont Mothers of Twins Club who was interested in forming a Toledo club; Ohio had five local clubs at that time. Ainsworth arranged meetings with several mothers and four months later the Toledo club included over 50 members. Ainsworth also played a key role in the 1960 formation of the National Organization of Mothers of Twins

Clubs, Inc. (now Multiples of America or MOA), and served as its first president.

I am fortunate that Ohio mother of twins, Louise Brubaker of Perrysburg, donated her unique collection of twin-related materials to my Twin Studies Center at California State University, Fullerton. Most outstanding is an extensive series of binders bearing articles about conjoined twins. There is also an assortment of papers detailing the critical role played by Marge Ainsworth in calling attention to the novel situations associated with parenting twin children. Ainsworth passed away on October 9, 2017, at the age of 96.

Quadruplet Birth

On November 20, 2024, New Orleans couple, Farrah and Peyton Larry, Sr., became the parents of female quadruplets. The infants, who were conceived spontaneously, were a surprise conception to their parents. Their mother, Farrah, believes that her four newborn daughters comprise two sets of identical twins — Fallyn and Lyric, and Psalm and Paisley; this will require eventual confirmation by DNA testing. Farrah was hospitalized for dehydration at 30 weeks into her pregnancy, but she carried the babies until her scheduled Cesarean delivery at 32 weeks. The sisters remained in the hospital for several weeks, but all four were expected to be home for the December holidays.

The quads have a brother who is older by two years. It will be vital for the Perrys and their friends to direct attention to this young boy to avoid jealousy or hurt feelings on his part — multiple birth children easily become the center of attraction.

Identical Twin Politician

Katie Hobbs is the recently elected governor of Arizona, sworn into office in January 2023. Aside from her professional accomplishments, Hobbs has an identical twin sister, Becky, who is a schoolteacher. Becky was involved in her twin's campaign for office; a Facebook photo shows her hugging her sister the night that she won the governorship (Getty Images, 2022). An article detailing Hobbs's career refers to her twinship as a 'Fun Fact', along with her being a triathlete (Barchenger, 2023). Of course, twinship is not merely a 'fun fact' — identifying identical twins with different career paths who continue to support one another is a vital research aim. Such twins can help reveal the genetic and environmental factors that underlie occupational choice, occupational values, and nature of social relatedness.

Identical Twin Actresses

Identical twins, Felicity and Charity Jones, have gained attention in the theaters of the Twin Cities of Minneapolis-St. Paul, in Minnesota (Berdan, 2019). In 2019, the twins performed on two separate stages of the famed Guthrie Theater — Charity in *Cyrano de Bergerac* and Felicity in *Cinderella*. An audience member, who did not know Felicity was a twin, had seen both plays on the same day and assumed that the actress was simply a hard worker. Prior to that event, the twins had performed in different local theaters, so confusion between them had never occurred. Felicity and Charity began their acting careers at the Children's Theater School at age 14, where admission was based on an audition. Their eventual entry into the same profession contrasts with the careers of the Hobbs twins featured above. As indicated above, closely following the development of identical and fraternal twins who choose similar and different lines of work would be informative. Felicity is

now starring in the 2024 film, *The Brutalist*; Charity recently starred in *The Christmas Carol* at the Guthrie Theater.

Felicity added an interesting comment to her 2019 interview with journalist Berdan: 'It's odd that we've chosen these professions where we inhabit other people, but we were always afraid to inhabit each other.' Her words are open to interpretation, but they may suggest competing desires for closeness and independence — the twins seem to have achieved both.

References

- Barchenger, S. (2023, November 28). Who is Katie Hobbs? 5 things to know about Arizona's Democratic Governor. *AZCentral*. <https://www.azcentral.com/story/news/politics/elections/2022/08/04/who-katie-hobbs-what-know-arizona-governor-nominee/10231959002/>
- Barr, S. (2024, November). Incorrect credit reports? You should check! *Multiple Connections*, p. 15.
- Berdan, K. (2019, April 17). Double take: If you're keeping up with Jones twins, you'll find them on two Guthrie stages. *Twin Cities Pioneer Press*. <https://www.twincities.com/2019/04/17/double-take-if-youre-keeping-up-with-jones-twins-youll-find-them-on-two-guthrie-stages/>
- Clanton, B. (2024, April 16). Understanding your credit report: A guide for twins. <https://www.clantonlawoffice.com/twins-mixed-credit-file/>
- Clanton, B. (2025, January 15 and 22). Interview with Nancy L. Segal.
- Cleveland Clinic. (2025). Atrial septal aneurysm. <https://my.clevelandclinic.org/health/diseases/atrial-septal-aneurysm>
- Getty Images. (2022, November 16). <https://www.facebook.com/photo.php?fbid=10158745248936297&id=59323386296&set=a.10150265450726297>
- Knafo-Noam, A. & Segal, N. L. (in press). Children subjected to forced separation and wartime trauma: Focus on hostage twins in the Hamas-Israel war. *International Journal on Child Maltreatment*.
- Lewis, T. (2024a, December 12). Interview with Nancy L. Segal.
- Lewis, T. (2024b). Troubles for doubles — Problems with mixed credit reports? <https://www.twinsmixedcredit.com/> (website under construction)
- Li, M., Huang, W., Chen, H., Jiang, H., Yang, C., Shen, S., Cui, Y., Dong, G., Ren, X., & Lin, S. (2022). T2/FLAIR abnormality could be the sign of glioblastoma dissemination. *Frontiers in Neurology*, 13, 819216. <https://doi.org/10.3389/fneur.2022.819216>
- Lin, L., Yao, T., Liao, Q., Liu, J., Huang, L., & Zheng, L. (2024). Neonatal outcomes among twins born through assisted reproduction, compared to those born naturally. *Medicine*, 103, e40630. <https://doi.org/10.1097/MD.000000000040630>
- López-Aldazoro, Y. C., & Mendez, R. D. T. (2024). Atrial septal aneurysm in identical twins. *Journal of Hypertension*, 42, e32. <https://doi.org/10.1097/01.hjh.0001062728.34551.50>
- National Organization of Mothers of Twins Clubs. (2001–2002). Naming of multiples. *Research Report*, 68.
- Otta, E., Cesar, G. C., Fernandes, E. D. S., Felipe, R. P. D., Santos, K. L. D., David, V. F., & Segal, N. L. (2024). What's in a name: An exploratory study of similarities and differences between twins and single-born siblings. *Names: A Journal of Onomastics*, 72, 21–33. <https://doi.org/10.5195/names.2024.2527>
- Rabbani, B., Tekin, M., & Mahdieh, N. (2014). The promise of whole-exome sequencing in medical genetics. *Journal of Human Genetics*, 59, 5–15. doi: 10.1038/jhg.2013.114
- Sandomir, R. (2024, August 27). Helen Fisher, who researched the brain's love circuitry, dies at 79. *New York Times*. <https://www.nytimes.com/2024/08/23/science/helen-fisher-dead.html>
- Turrubiates-Hernández, G. A., Concha-Mora, L. A., Ballesteros-Suárez, A. L., Terrones-Martínez, D. I., & Tamez-Rivera O. (2025). Successful treatment of neonatal human parechovirus Central nervous system infection with intravenous immunoglobulin in two twins. *The Pediatric Infectious Disease Journal*, 44, e34–e35. <https://doi.org/10.1097/INF.0000000000004527>
- Weber, A. (2010, July 24). Mother of Twins Club founder to attend national convention in Toledo. *The Blade*. <https://www.toledoblade.com/a-e/culture/2010/07/25/Mother-of-Twins-Club-founder-to-attend-national-convention-in-Toledo/stories/201007250079>