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YOUNG LOVE, NEW CAUTION

For a Promising but Poor Girl, a Struggle Over Sex and Goals

By NINA BERNSTEIN

The framed poster in the nurse practitioner's office lists "101 Ways to Say No to Sex." But Tabitha F., a 17-year-old high school senior, wants to say yes without apology.

"I guess I'm a feminist, because I don't believe having sexual freedom is bad, dirty," she declared during a break between Spanish and A.P. Lit, where she was reading "The Awakening," an 1899 novel about a woman's emancipation. "I think it's all about being ready, and not to go there without a helmet."

The modern armory of contraception is inventoried on another poster in the clinic, an outpost of Montefiore Medical Center that is tucked inside DeWitt Clinton High School in the Bronx. But despite her brave words, real protection eludes Tabitha, who travels two hours to her honors program at DeWitt Clinton from a homeless shelter in Queens.

As she first told it, she chose the birth control patch when she fell in love. Later, she confessed: "I got off the patch because it was a lot of money. I couldn't go on asking my mother for \$15." Eventually, over a semester when she embraced Dickens and grasped physics, Tabitha revealed the darker reality of the romance that had claimed her virginity.

On a winter night in 2002, after her family was evicted from their Bronx apartment, there was no room for her with relatives who had taken in her mother and four younger siblings. For two nights she rode the subway to keep warm. Then a young man she knew gave her a place to sleep.

"I guess I loved him, but on the other hand there was this depressing moment of, like, nothing's going right in my life," she said. "He was there for me. I felt, well, it's the least I can do."

Tabitha's journey through high school, so full of promise and peril, illustrates why no one is yet declaring victory in the national crusade to prevent teenagers from conceiving. Though teenage pregnancy rates have declined for more than a decade, to historic lows, they could rebound at any time, experts say.

If fear of AIDS instilled more sexual caution in a generation of adolescents, that fear may be waning, as upbeat subway ads promote H.I.V. drugs and younger siblings engage in riskier behavior. If a religious revival and an influx of immigrants have brought stricter attitudes toward sex, the teenagers from such backgrounds who stray are less likely to use contraception or seek abortion. And if the growth in opportunities for poor women depressed birth rates in the 1990's, the economic downturn and rising college costs could have the opposite effect — tightening the persistent link between low income and high rates of unintended birth.

Those large forces reverberate in the daily lives of individual teenagers like Tabitha. Born to a 17-year-old in 1986, when teenage childbearing began its most alarming spike, she is now a tall, striking girl with a radiant smile and a yearning to succeed.

At times it seems that nothing can stop her. She is part of DeWitt Clinton's Macy Scholars program, which helps low-income minority students qualify for competitive colleges. Last summer, she organized a literacy class at her homeless shelter. This semester, she stuffed her copy of "Great Expectations" with scribbled Post-it notes, parsing the book's strange words and strangely familiar themes: childhood hardship, heartbreak and redemption.

"She's smart, articulate - she has so much spunk," said Phyllis McCabe, the coordinator of the Macy program and one of Tabitha's fiercest advocates. "She's poised, she's compassionate."

But after their warm embrace in front of a photographer, Ms. McCabe pulled her aside for a stern private lecture. The teenager had missed so much school during her junior year, after her family's eviction, that she was still struggling to bring her average back up to the 85 required to remain a Macy Scholar. And now, with her long commute, she was arriving late. Colleges would excuse her checkered junior year only if she could prove she had overcome her troubles, the coordinator warned her.

"We have kids with terrible, terrible situations," Ms. McCabe said later. "They're hanging on by a thread, and sometimes when we're asking them to do it, you wonder how they can."

Tabitha's next stop was the Montefiore clinic, which like many pregnancy prevention programs is threatened with cutbacks. It has been her only reliable source of health care since her mother left welfare and lost family Medicaid benefits three years ago.

Tabitha would never be caught, she said, like her childhood friend Rasheeda, the shy girl with high grades who wanted to be a nun - and ended up pregnant at 15 by her first boyfriend, seeking an abortion when it was already too late. She would not follow in the footsteps of her mother, who had five children and a church wedding to the father of her youngest three, despite his drug addiction and domestic violence.

But at the clinic it emerged that Tabitha had missed her last appointment. Embarrassed by her poverty, she had not mentioned dropping the patch. Nor did she disclose that a new man had entered her life - an adult with a car, money and his own apartment.

A stray remark revealed the stakes.

"I was glad," Tabitha told the nurse, "when I got my period two weeks ago."

Perils in Every Case

The decline in teenage pregnancy is a statistical abstraction to Margaret Rogers, 49, who has been a nurse practitioner at the clinic for seven years.

"I see them one on one," she explained before Tabitha's visit, excusing herself to speak with an angry mother whose daughter, 15, had tested pregnant.

An enduring myth of teenage pregnancy is that affluent adolescents get pregnant as often as poor ones, but have more abortions. In fact, national surveys show that poor women of all ages have much higher rates of abortion and unintended births than the better-off. And though government studies typically display results by race, ethnicity and geography, the most dramatic and consistent differences in each category are by income.

At DeWitt Clinton, where more than 75 percent of the 4,600 students live below the federal poverty line, Ms. Rogers sees case by case how disadvantage can stack the deck.

As the "101 Ways" poster in her office suggests, Ms. Rogers often counsels students about how to refuse or

avoid sex. Some people believe that is the only message she should deliver. Ms. Rogers, a mother of two and the daughter of a Presbyterian minister, disagrees.

"The majority of the tests are negative, thank God," she said. "But that's a kid we know is sexually active, we know is taking some chances, who needs to be screened for sexually transmitted diseases, to be counseled about condoms and contraceptives."

Like many in the field, Ms. Rogers is not convinced that lower pregnancy rates are here to stay. Adults, she said, forget how quickly one wave of teenagers gives way to the next. For an earlier generation, the safe-sex message may have come home when Magic Johnson announced he was infected with H.I.V. and retired from basketball in 1991. "This generation already doesn't know who Magic Johnson is," she said.

The average teenage girl has a nearly 90 percent chance of getting pregnant during a year when she is having sex without contraception, a study by the Alan Guttmacher Institute shows - a rate that condoms cut to 15 percent and the most effective birth control methods reduce to less than one in 200.

But there are mothers who find and throw out their daughters' birth control pills in an effort to stop them from having sex. There are girls who reject Depo-Provera, a long-lasting hormonal contraceptive shot, not because it causes bone loss but because it stops menstruation, and they know their mothers check the garbage for their used sanitary napkins. Other girls, the nurse said, are engaging in anal sex "not just as a pregnancy prevention, but to maintain their virginity."

Ms. Rogers finds it particularly difficult to counsel needy girls whose sexual partners are adults - as are most males who father babies born to teenagers. "I consider them predatory," she said, noting that older men have higher rates of sexual disease and lower rates of condom use than teenagers. "But the girls consider it a great relationship - a guy with some money and a car."

After Tabitha mentioned getting her period, the nurse scheduled another appointment for counseling and screening, wrote a new prescription for the patch and offered to arrange a waiver of the fee. Tabitha said she could afford to pay now: she had started a weekend job at a McDonald's near her shelter.

But would she follow through with the patch? If not, would she derail her life? Those who work with young people like Tabitha say they are constantly asking such questions as they strain against the force field of poverty.

"Welcome to the club," said Michael Carrera, a New York doctor recognized nationally for his health and social services program for poor children, which beats back the odds of pregnancy through the kind of day-to-day support taken for granted in more affluent families. "I and all the people who work with us have the same sense of crossing our fingers, falling to our knees in desperation and frustration sometimes.

"This is so fragile, this is so on-the-edge, that the least little thing could move us back."

Rebelling Against the Odds

During a long subway ride back to the Queens shelter, run by the Salvation Army, Tabitha recalled the day she started high school. Her father, who lives in Virginia with his wife and two children, had marked the occasion with a rare telephone call.

"He said, 'These four years determine where you go in life,' " she remembered, imitating his deep voice and lecturing tone. She gave a short laugh. "I sometimes think my father has been expecting me to be another statistic. He was expecting me to fall like my mother did."

Tabitha was not a statistic. She was a senior facing college applications, and the task of finding a narrative arc in her life story that could produce a happy ending. Sometimes she recounted her experiences in a way that fit that expectation. Sometimes she revealed the painful contradictions.

This day had started at 5 a.m., searching for clean clothes for school as though through a shipwreck. Her younger brothers and sisters - Malik, 15, Isaiah, 8, Akilah, 7, and Kierra, 2 - were still sleeping. For nine months the family of six had been living in the shelter, a former hotel surrounded by chain-link fencing, in two small rooms with no telephone.

Riding two buses and two subways, Tabitha had made it to her first class in time for her big test in American history. Later, she would apply her understanding of the Bill of Rights like balm to the humiliation of unannounced room inspections at the shelter.

"It's like the ultimate violation of the Constitution, the Fourth Amendment, the right to privacy," she complained after a social worker walked in on Isaiah, naked in the bathroom. "Their excuse? 'Oh, we just want to teach everybody good housing skills.' People think you're poor, they think you're dumb or you're a barbarian."

In some ways, Tabitha knew, her mother had fulfilled the public's worst expectations of teenage mothers in the late 1980's: She dropped out in 11th grade, had a second baby at 19 and turned to welfare to support two more born out of wedlock.

But she had also followed every current prescription for protecting her children from the hazards of poverty, including the risk of early pregnancy. She continued her education, with help from a city child care program for mothers in high school. Eventually, she earned a two-year associate's degree as a physical therapy assistant. She joined a church, left welfare for work and married.

"Marriage is not something obsolete," Tabitha's mother, 34, declared later over a Sunday lunch at her Pentecostal church in East Harlem, with Kierra in white crinoline beside her. "It's to be held up as a standard."

Yet in Tabitha's experience, poverty itself made work, religion and marriage double-edged. On welfare, her mother had managed to provide food for a family of six or seven, including an orphaned cousin, and kept a one-bedroom apartment a short subway ride from DeWitt Clinton. But when she went to work, "they took everything away from her," Tabitha recalled, citing a rent subsidy, Medicaid and food stamps that vanished along with welfare, making it harder than ever for the family to make ends meet.

Her mother's proud church wedding to the father of Isaiah and Akilah in 2000 did nothing to improve a troubled relationship that Tabitha said was shaped by his beatings, growing drug problem and failure to share his pay - at best \$5.75 an hour when he worked.

Until her junior year, Tabitha had been a God-fearing, churchgoing girl, as she put it. Now she was unsparing as she challenged the pieties of her childhood. "God wants you to wait," she said sarcastically. "And do you think your husband will have waited? What about him? What if you wait for him and he cheats on you, he beats you up?"

"I guess I'm a rebel," she added. "During that period when I was really homeless, I began questioning a lot. I was like, if you're so loving and forgiving, why is this happening to me?"

On this school day, Tabitha had stayed late for an extra-help physics class with Mr. Strasser, an Austrian teacher with a ponytail. She was the only student without a calculator, and she had to squint to read formulas on the blackboard since there was no money to replace her broken glasses. But she loved the way Mr. Strasser explained a problem about acceleration in free fall, by dropping a piece of paper through her outstretched

fingers before she could catch it.

Maybe Tabitha had caught herself just in time. She had made an appointment with Ms. Rogers to be screened for everything: H.I.V., chlamydia and other sexually transmitted diseases. She had vowed to organize her homework better, to find school clothes the night before, and never again to have sex without protection. And just in case, she had asked Ms. Rogers how to apply for emergency Medicaid if she ever needed an abortion.

Now, waiting in the dark at a bus stop on the last leg of her journey back to the shelter, she pointed out the place where she had met her mysterious new beau, Mike, 24. He had offered her a ride in his car, and assuring herself that it would be all right, she had stepped in.

It was nearly 7:30 p.m. when she trudged up the hill to the shelter's security post. Even outside the fence, a reporter's presence provoked the guard to threaten Tabitha with expulsion because shelter rules bar the news media. Tabitha argued with him politely. "Imagine," she finally said, "threatening someone with homelessness like that!"

An Attack, and an Escape

In Tabitha's high school journey, even the lack of a small sum - for laundry, a cab - has sometimes had far-reaching consequences that have raised the odds against her.

One hot day late in her freshman year, she and her stepfather argued over her attempt to dry a blouse in the oven. As she told it, he punched her in the face. Tabitha, who had just turned 15, grabbed a kitchen knife and stabbed him. The charges against her were dropped after she spent a night in jail. But when she returned home, her stepfather was there, too - awaiting the birth of another baby that Tabitha would have to tend.

"Mom, stop having kids!" Tabitha said she begged.

Some experts think reactions like hers help explain the decline in teenage pregnancy. But others say such experiences can cut both ways: Some girls forced to baby-sit while their mothers work seek escape in adult romance and early motherhood.

Early in her sophomore year, a cute 23-year-old man from her grandmother's neighborhood in Harlem befriended Tabitha. She was 15 and a virgin, and she thought it would be safe to go to his place because she had warned him beforehand, "I'm not doing anything with you."

It was not safe. "He kept turning out the lights, trying to force me to touch him," she said. "I knew if I was to run away, I would have to call a cab. My mom would be, 'Why was you there?' I'd be in trouble."

She was in trouble anyway. Haunted by a hip-hop music video that warned about AIDS, she went to the school clinic to be tested. The counselor who heard her full account had no doubt that what had happened was a sexual assault. School officials called the police.

Two officers came to her house, Tabitha said; she had been napping and was still dazed when they drove her around the corner in their squad car in the dark.

"I'm here crying and crying," she recalled. "They shine a flashlight at me, and they're like, 'Are you sure you want to pursue this?' Making me tell it over and over, and then: 'There are so many inconsistencies in your account. It's your word against his. Do you want to just take this as a learning experience?'"

Her choked "yeah" was an agreement not to press charges. In retrospect, what she hated most, she said, was seeing the way the two white policemen looked at her family's apartment. "Our house, O.K., it was never the

best, but that day it was so dirty, roaches and everything," she recalled, her voice growing thick. "It gave them more reason to think I wasn't worth it."

Far from teaching greater sexual caution, such experiences can be precursors to depression, risky teenage sex and early pregnancy, studies in recent years have shown. What protected Tabitha?

One camp might point to religion, another to counseling. But the key factor may have been DeWitt Clinton's strong theater program, the kind of extra that schools cut when budgets tighten. It sent her downtown to audition at La MaMa, an experimental theater in the East Village. Cast in an Elizabeth Swados production called "The Violence Project," Tabitha found a new community where she felt valued and challenged.

That summer, traveling between Manhattan and the Bronx, she noticed "the invisible line of poverty" on Park Avenue at 96th Street. As the economy soured, she watched her mother, now separated, fall further behind on the rent. More than ever, Tabitha dreamed of going away to college. A scholarship was possible, her guidance counselors had told her. But her junior year would be crucial.

In Search of Shelter

As that school year began, marshals evicted the family with one day's notice. Efforts to secure an apartment in Newark failed. And a crisis hit during Christmas break.

Her mother and the other children had taken refuge with Tabitha's grandmother. Tabitha, then 16, had been shuttling between aunts and friends, working at a McDonald's in Midtown after school to pay her own way. Then she was laid off, and temporary living arrangements ran out. Tabitha asked her grandmother to make room for one more.

Her grandmother refused: The teenage girl could not share close quarters with her male cousin, 17, and 14-year-old brother. Her mother did not insist. That hurt, but Tabitha understood.

"My mother was real desperate," she explained. "She didn't want any problems with my grandmother, because she could throw them all out." Tabitha volunteered that she had another place to stay. Then the weeks of being "really homeless" began.

For two nights, she rode the subways - or, as she wrote in a draft of her college essay, "From Woodlawn to Crown Heights and then from Inwood to Far Rockaway Beach, I sat on stone-hard train seats, thinking . . . planning . . . what train to ride next."

On the third night, she asked Dayvon, a 20-year-old friend of two weeks' standing, if she could stay with him. When he agreed, the "101 Ways to Say No to Sex" - My parents are waiting up for me, I don't know you very well, Love isn't just about sex - no longer seemed to apply.

"We girls tend to think sex is going to be the most wonderful feeling," Tabitha observed later. "But it hurt at first. It wasn't what I expected."

Even among the 93 percent of young women ages 15 to 24 who report that their first sexual intercourse was voluntary, a quarter say it was unwanted, according to a 1998 analysis of data from the National Survey of Family Growth that suggests the "decision" to start sex is far more ambiguous than imagined by policymakers.

Eventually Tabitha would wonder if what she had felt for Dayvon was gratitude, love, obligation or envy. "He was in college, he had a job, he had a life," she said. "He lived at his stepfather's - a nice home, decorated, with couches. I never had that."

When Dayvon's mother called and found her there, Tabitha felt too uncomfortable to stay. "It was like charity," she said.

For one night, she stayed with a church friend. The next day, she joined her family as her mother turned to the city's Emergency Assistance Unit to apply for shelter.

"Everywhere we went we had to take our belongings," Tabitha recalled of the two weeks they shuttled between the unit and various overnight shelters until they were found eligible. "Sometimes I'd come with my comforter to school. Mainly, I was not making it in. I hated coming to school and seeing all these kids with homes."

Yet as she looked around at the other homeless families, school seemed her only escape hatch. "The E.A.U. was all black and Hispanic people," she said. "I realized the only way I'm going to get out is education. I don't have a singing talent. I don't rap. I act, but I'm not going to be a Broadway star. My goal is just to be stable."

The Moment of Truth

This school year, all of Tabitha's goals hinged on her taking the SAT's on Saturday, Nov. 1. But at the shelter, she had never received the letter telling her where to report for the test. Her student identity card was lost. It was Friday, Halloween, and no regular replacement I.D. would be available until Monday.

At the last minute, Ms. McCabe, the honors program coordinator, improvised. A few calls unearthed Tabitha's assigned place for the test. A guidance counselor remembered the principal's Polaroid camera, which had film for one more picture. They typed up her description and an explanation on a DeWitt Clinton letterhead and pasted on the snapshot.

This time, it worked. "You can't put your fingers in the holes fast enough," Ms. McCabe said later. "Just with this one child you see how many pieces there are - the emotional, the academic, the physical. She's not being negligent in her behavior; it's just too much for her."

In the weeks that followed, Tabitha teetered between vulnerability and resilience, buoyed or brought low by her relationship with Mike. At first she stayed up late talking to him on a borrowed cellphone about her school day, details that no one else cared to hear - like her acceptance into a Manhattan theater youth group. But later he was always talking to someone else when she called. He would promise to call back, then not do it.

Tabitha had grown up on a seesaw of love and rejection. Her father, now a salesman, left when she was 4, but he had sent her presents of money over the years. Then when she visited him the summer before high school, he compared her unfavorably to Southern girls. Rejection from Mike seemed to reinforce paternal disapproval.

But by mid-December, Tabitha sounded upbeat when she answered her cellphone in the shelter. "I'm in the Shakespearean competition - Lady Macbeth," she said, chattering on about theater excursions and new writing projects before revealing why she was so giddy: After a monthlong disappearance, Mike was back, and he was taking her to "The Lord of the Rings."

First, though, he took her to his apartment.

As Tabitha described the place later, it was a studio in Jamaica, Queens, with "a leather white couch, white towels and a white comforter, a dresser drawer, a computer, a microwave."

She had bought the birth control patch. Her tests for diseases had all been negative, and she had made a vow to use protection. But when she suggested he use a condom, he reacted with disdain. "He was like, 'You really know how to ruin a moment.' I was like, 'It's not about ruining a moment, but now that I know you're talking to someone else. . . .'" She trailed off.

Did she stick to her vow, or give up? "I gave up," she said sadly. "I'm a little weakling."

Later she remembered the funny ad she had seen on the bus: Ninety-two percent of women carry lip protection, 10 percent carry H.I.V. protection. Because she wasn't carrying a condom herself, she said, "I couldn't speak my mind."

There seemed to be a politics to it, an ebb and flow of self-esteem. At one point in her eight-month relationship with Dayvon, she herself had felt offended when he insisted on using a condom, as though she was unclean. She had told him, "We don't need to have sex at all," and that time they did not. On another occasion, she had been the one to insist that Dayvon use protection.

But with Mike, she just cared too much to insist. And after that weekend, he dropped her anyway.

"They're just little girls," Ms. McCabe had said, reflecting on her student mothers, in words that could apply to Tabitha as well. "There's such a need for human contact. They try to get it where they can, and lots of times, there's a price to pay."

Expectations, Big and Small

As Tabitha plunged into "Great Expectations," a dictionary beside her in her shelter bunk bed, she found another framework for her feelings: the story of the poor boy who suffers the contempt of the wealthy and beautiful, and for the first time sees himself as "a stupid, clumsy, laboring boy."

"I identified with Pip," she said, "when he runs away and starts to cry because he realizes his position in life."

Last month, the family was still in the shelter - one of a record 9,000 homeless families in city shelters, including 16,000 children. Her brother, turning 16 and failing in school, was sleeping with a 28-year-old shelter resident, a mother of three. "The worst thing in the world would be if he gets her pregnant," Tabitha said.

Her mother did not want her to go away to college, she said. Tabitha still longed to go, but she was uncertain whether her SAT scores - 520 verbal, 470 in math - were good enough. She was struggling with her applications. And she still missed Mike terribly. At least, she said, she wished she knew his last name.

At the theater group, she tried out the monologue she had chosen, from Karen L. B. Evans's play "My Girlish Days." Stephen DiMenna, the director, was impressed. "I thought Tabitha was this sort of quiet, shy girl," he said. "Her monologue is stunning, and it sort of blew everybody away."

The character was Gertie, a smart, ambitious black woman relegated to factory work after her dream of college is broken by poverty, pregnancy and abuse. She cries out, "Why am I stuck, frozen?"

"It's like me," Tabitha said later. "What is keeping me from, like, soaring? 'Cause I just want to soar."