



challenges the president faces in trying to enact the top domestic priority of his second term.

"There is not the significant momentum it takes to get a bill through the Senate," Grassley said.

Undercutting the chief political argument Bush is using to prod skeptical Republicans, Grassley also said, "It's far from an open-and-shut case that if Congress does not deal with this, there would be a price to pay" with voters.

Still, the president's initiative is far from dead, and Grassley intends to begin committee hearings in July. At the town hall meeting, the senator introduced Bush, saying, "We got to turn up the heat on Washington, D.C., to see this as an issue and get a bipartisan agreement to get something done."

Afterward, Grassley told reporters he would push for private accounts even if a majority of the public does not appear behind the idea. "The president knows one of the rules of politics is repetition," he said.

Leach, though skeptical, has not ruled out voting in favor of the accounts, as long as they are part of a larger deal seen as "self-apparently fair to all sides," he said.

What concerns many Republicans the most is the intense level of opposition to restructuring Social Security -- nurtured by an aggressive campaign by the senior citizens lobby group AARP -- even before the most politically unappealing aspects of the plan are discussed in detail, including a reduction in guaranteed benefits.

Bush supports allowing workers younger than 55, if they so choose, to put as much as 4 percent of their income subject to Social Security taxation into retirement accounts to be invested in a small menu of stock and bond funds. In exchange, they would surrender a similar portion of their guaranteed Social Security benefits in hopes of doing better financially with the private account. Unlike the current system, the money built up in private accounts could be passed onto family or friends if the worker dies before or after retirement.

"Shouldn't we give people the option of making the decision themselves?" Bush asked here. "That seems like a reasonable approach for government."

The president has said that the accounts will do little to fix the long-term solvency issues facing Social Security, but he has not specified the mix of tax increases, benefit cuts and deficit spending he would support to make the system solvent for generations to come. Instead, Bush said he would leave those details to a reluctant Republican Congress.

Grassley and Leach noted how Democrats remain largely opposed to private accounts, creating a significant, and perhaps insurmountable, obstacle to congressional action. Bush has called for legislation to be completed by the end of this year, in part because White House advisers worry that it will be impossible to enact Social Security changes in a congressional election year.

A recent survey of Democratic senators by The Washington Post found that Republicans are several votes shy of the 60 they would need to overcome a filibuster, the most powerful tool the minority has to kill legislation.

Democrats have not detailed a plan to shore up Social Security, and do not intend to, a senior Senate Democratic leadership aide said, because they think they are winning the political war over personal accounts.

Bush said Wednesday that the public is realizing the extent of the problem and will soon start asking, "What are you going to do about it? How come you are not solving it?"

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