

"unambiguously announce" his rejection of personal accounts in the system.

One of those who signed the letter was Sen. Joseph I. Lieberman (Conn.), who is seen by the White House and his fellow Democrats as someone who eventually may team up with the Republicans for a compromise.

Lieberman once was attracted to the kind of personal accounts Bush has proposed, funded with payroll taxes, but now opposes them. Still, he is actively working with Republicans in the Senate -- and talking to administration officials -- about ways to keep the system solvent. He said Democrats must do more to find a compromise with the White House. "It's not enough to oppose the president's privatization plan," Lieberman said. "We've got to come up with an alternative to protect Social Security."

Asked about the prospects of Democrats starting to develop their plan, a Senate leadership aide said: "We're not there yet. We're on the cutting edge of a conversation that really hasn't begun yet. What needs to be done once and for all is to get privatization off the table before there can be serious negotiations."

House Democrats remain as united as their Senate colleagues against Bush's proposal, but some of them came back from meetings with constituents in their districts urging their leadership to begin to develop a Democratic proposal for protecting Social Security. House Minority Leader Nancy Pelosi (D-Calif.) has called for a plan to pay back money taken from Social Security funds but has not outlined how.

Democrats face tough choices developing their Social Security plan. None has yet proposed rolling back Bush's tax cuts for the wealthiest Americans, for example. Most serious proposals for keeping the system solvent involve either raising taxes or reducing the growth of benefits, but Democrats have not staked out positions on those either.

In their analysis, Greenberg and Carville said Democrats have resisted saying there is a problem with Social Security, even though 63 percent of Americans in a recent National Public Radio poll said there was. "To say there is no problem simply puts Democrats out of the conversation for the great majority of the country that want political leaders to secure this very important government retirement program," they wrote. "Voters are looking for reform, change and new ideas but Democrats seem stuck in concrete."

David Winston, a GOP pollster, said Democrats have been shortsighted in their strategy, underscoring that they have already lost the battle over defining that there is a problem. "Now we're into the second stage, which is 'Okay, what's the policy?'" he added. "Nobody has the lead on who's the right group to do the policy. Given the history on this, that's a plus for Republicans because we've been so far behind" Democrats on who has the best ideas on Social Security.

Greenberg said Democrats risk a missed opportunity if they do not find their voice on Social Security. "I think Democrats should be real clear on their principles and they should broaden the agenda" to a debate over "the cost of health care, pensions and other issues that are essential to retirement," he said. "Make it a bigger battle for retirement."

Bush may have underestimated Democratic resiliency on Social Security as he steps up his travel and salesmanship. But the more his plan appears to be in trouble, the more pressure will grow on Reid and Pelosi for a Democratic plan. Many Democrats are mindful that Bush has reversed course before -- on creation of the Homeland Security Department and the commission to investigate the attacks of Sept. 11, 2001 -- and claimed political victory in the process.

"Bush will not leave the table empty-handed," said Marshall Wittmann of the Democratic Leadership Council. "At some moment Democrats will have to recalibrate their strategy. For the time being Democrats have been very successful at holding a united front. The crunch time will come when Bush changes course and adopts a different target for something less than full privatization."

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- **\$0.80**
- **\$1.15**
- **\$2.10**

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