

President Bush's plan to add private stock and bond accounts to Social Security never made much sense to Beverlie Ludy. For that matter, all the talk she was hearing of an "ownership society" smacked of a greedy, "me-first" attitude she didn't like.

So last month, on her lunch hour as a counselor for low-income families in the Charles County school system, she drove to a town hall meeting in La Plata sponsored by Rep. Steny H. Hoyer (D-Md.) to get something off her chest.

"We are losing the concept of citizenship," Ludy, 58, told an audience of more than 150 predominantly middle-aged people at the College of Southern Maryland. Ludy lives on Cobb Island and, as someone "not in the world of pensions," expects to rely heavily on Social Security when she retires. But "the objective isn't for me to get some retirement, it's for the people who don't have other retirement resources to not go hungry in old age."

Forums such as Hoyer's are a mainstay of local politics. While they tend to attract mostly those who feel passionately about a given subject -- it's the rare contented constituent who will devote an afternoon or evening to such a gathering -- they still serve as a barometer for members of Congress who want to know how an issue is playing.

In auditoriums, meeting halls and community centers across the region this winter, Democratic and Republican lawmakers have encountered strong sentiments on the administration's plan. From both baby boomers and seniors, they heard that the proposal would cut holes in the social safety net and dig the country deeper into debt. Bush's assertion that retirement benefits of people over 55 years of age would not be affected by allowing younger workers to divert a portion of their payroll taxes to personal investment accounts has held little sway.

"Private accounts are not a conservative ideal. They are a bad idea," Keith Crane, a 51-year-old economist from Annandale said at a forum hosted by Rep. Thomas M. Davis III (R-Va.) at the Vienna Town Council chambers on a recent Saturday morning. He wanted Davis to know that he was worried about what Social Security reform could do to an already enormous government deficit.

"Rather than let people make their own decisions on saving for retirement, they create a new government program that dictates how and when participants save for retirement," he said.

National polls reflect the skepticism. A Washington Post-ABC News poll this week found that 35 percent of the 1,001 American adults surveyed approved of how Bush has handled the issue. While 68 percent of adults 18 to 29 years old endorsed investing some Social Security payments in the stock market, that support drops with age: down to 37 percent for those older than 65.

Among the younger voters in favor of private accounts was Juliet Nisley, 27, a management consultant from Centreville who wore a large sticker on her lapel: "Fix Social Security Now." Under the current system, "I don't expect to see a penny of what I put into the Social Security system," she told Davis on March 5 at Marsteller Middle School in Prince William County. "How would you structure a solution?"

Davis and other Republican lawmakers have yet to take a position. Davis said he liked the idea of letting younger workers invest their contributions but worried about the borrowing -- up to \$2 trillion -- that some experts said would be necessary to fund the change. After the gathering, Davis said he sensed a pro-Bush mood in the room, but he remained noncommittal. "Nobody knows where the votes are on this yet," he said.

Rep. Jo Ann S. Davis (R-Va) said she needs more details about how Bush's proposal would work before deciding whether to support it, said spokesman Chris Connelly. "She honestly doesn't have a position yet," he said.

Area Democrats have seized on the perceived opposition by seniors to denounce Bush's plan, while also trying to whittle away at younger voters' support. At Black Rock Center for the Arts in Germantown last week, Rep. Albert R. Wynn (D-Md.) told the mostly middle-aged crowd that "Social Security was designed to be a guaranteed benefit. The stock market is by definition risky. It's an investment."

Hoyer has appeared at two colleges, including Monday night's session at the University of Maryland. Both times he brought along Hans Riemer, Washington director of the nonprofit group Rock the Vote, to bolster his case.

"When the president asserts Social Security is going bankrupt, he is absolutely dead-flat 180 degrees wrong. It is not going broke. Period," Hoyer, the House minority whip, said in La Plata. "Does it have a cash-flow problem? It does. Do we need to address it? We do. Can we do it responsibly without destroying Social Security? We can."

William Galston, interim dean of the University of Maryland School of Public Policy and a former domestic policy adviser in the Clinton administration, said Republican legislators are wary of heartily endorsing Bush's proposal because of strong opposition from seniors, who regularly turn out in high numbers for congressional elections.

Legislators "know a majority of the American people are at the very least insecure" about Bush's plan, he said. "That tells a lot of Republicans that if they push down this road too fast, they might get their heads handed to them."