

Age Of Accountability

By Dr. Charles Goodwin and Rev. Mel Montgomery

Dr. Goodwin, I know that this subject of the “Age of Accountability”--the age at which a person is held accountable for having received or rejected Christ as Savior--is one that has a special meaning to you. Would you introduce us to this subject please by giving us the account of what moved you to make a study of this largely neglected doctrine?

Bible references are from the NIV unless specified as another translation.
This document is broken down into BENCHMARKS for easy reference in discussion, etc.

I understand from logic that every *effect* has a *cause*. For our present investigation into what one can infer from Scripture, the *effect* is this document dealing with the “Age of Accountability.” The *cause* - - I lost my first grandchild and I desperately needed an answer to the question - - where is my little Josh? He was (lacking four days) only three months old when he left this world.

This terrible event was so psychologically devastating that it has left a permanent “hole” in my heart. On December 08, 1989, I lost my only grandchild (now I have three grandchildren) to SIDS (Sudden Infant Death Syndrome). He was a wonderfully bright-eyed and pleasant little fellow who I dearly adored. Losing him, well that was the “worst day in my life!” Now many years later I can say, yes, the hole in my heart has now scarred over but it has taken a lot of time and much prayer and dependence upon God for there to be a healing from such grief.

During the time of intense grief I was comforted by thinking that this boy had gone to be with the Lord. I could just image him there getting to know my dad and other family members who have gone on to heaven. Oh, how comforting was that thought. Yet, there was something really nagging at me. I had to know - - “Is there really biblical information available so as to justify our belief that we can infer from the Bible that children who die before the age of accountability are really in heaven?”

This concern for closure drove me to do this study. This study has, at least for me, given me closure and helped me find peace regarding whether we can infer from Scripture an answer to the question - - “What happens to infants and children who die before being old enough to understand the gospel?”

Dr. Goodwin, I think you have already demonstrated to us an important lesson to be learned. As Christians, although we are emotional beings, in a time of a life challenging situations—one in which we have been seized by grief for instance--we find our comfort and strength not in emotions, nor in the well-meaning comforting words of men, but we find our comfort from God through His written word. The Bible says:

Blessed be God, even the Father of our Lord Jesus Christ, the Father of mercies, and the God of all comfort; Who comforteth us in all our tribulation, that we may be able to comfort them which are in any trouble, by the comfort wherewith we ourselves are comforted of God (2 Cor. 2:3,4, KJV).

Please share with us what you have discovered from God's word which brought you comfort, and can bring us comfort. Let's do so in a modified outline or "BENCHMARK" form, which will facilitate this document being used for discussion among our readers. This way, an inquirer can specify exactly where the point of their interest, question, or concern is located. This will make it easy to understand and communicate when one isolates a point of interest such as: Benchmark #2 point B. Let's begin with our first Benchmark, or question:

BENCHMARK #1 - If an infant or young child dies before reaching the age of accountability, will the child be in heaven?

Although I cannot positively point to scriptural declarative statements fully covering this point, I believe we can infer (draw as a conclusion) from Scripture that all children who die before reaching the age of accountability will be in heaven. (The age of accountability will be more thoroughly discussed in BENCHMARK #2.) This opinion is based on a number of factors including the following:

A. God is omniscient. This is an attribute by which God knows perfectly and eternally all things which can be known, past, present, and future.¹ God, in eternity, is beyond time and sees all things simultaneously. Being beyond time, He knows everything about an individual's destiny exhaustively. King David wrote:

¹*Zondervan Pictorial Bible Dictionary*, Merrill C. Tenney, gen. ed. (Grand Rapids: Zondervan Publishing House, 1964), s.v. "omniscience."

Ps 139:13-16 *For you (“you” is emphatic in the Hebrew text) created my inmost being; you knit me together in my mother’s womb.*

(14) I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well.

(15) My frame was not hidden from you when I was made in the secret place. (See note #1) When I was woven together in the depths of the earth, (note #2) your eyes saw my unformed body.

(V.16) All the days ordained for me were written in your book before one of them came to be. (note #3)

Note #1 – that is., when he was being formed in his mother’s womb.

Note #2 - during gestation he was as remote to the human eye as the lower part of the earth.

Note #3 - God prerecorded all the days of David’s life before he was ever born.²

Verse 15 - the personal pronoun “I” is used by David. Thus he refers to himself as a person. (This author believes that God not only personally knows little embryos and infants, but He covers them with His love and their names are written in His book in heaven.)³

²*The Bible Knowledge Commentary* “Old Testament,” John F. Walvoord and Roy B. Zuck, gen. eds. (Wheaton: IL: SP Publications, Inc., 1985), p. 892.

B. God, the One who knows the end from the beginning⁴ not only knows everyone who has or who will ever exist, but He has elected some for salvation and this election includes all children who die *before* they reach the *age of accountability*.

C. God's election is grounded in His Own Being and is demonstrated when God elects individuals for salvation. However, we must remember that the act of electing a people has to be compatible with all of His attributes.

It is based on His omniscience, so that each person may be assured that when He elected He did so knowing full well all of the alternative possibilities. Since election is related to the exercise of His sovereign will, God was in no way forced to do what He did. His election was done by the God, Who is Love, so that predestination was done in love and this predestination expresses His mercy.⁵

Eph 1:4-5 *For he chose us in him before the creation of the world to be holy and blameless in his sight. In love (5) he predestined us to be adopted as his sons through Jesus Christ, in accordance with his pleasure and will - -*

D. His election of individuals demonstrates His matchless grace (Eph 2:6-9), and the ultimate purpose of election is to display His glory.

Eph 2:6-9 *And God raised us up with Christ and seated us with him in the heavenly realms in Christ Jesus, (7) in order that in the coming ages he might show the incomparable*

³³Norman L. Geisler, *Baker Encyclopedia of Christian Apologetics* (Grand Rapids: Baker Books, 1999), s.v. "Salvation of Infants."

⁴⁴God told the rebels of Babylon that He was unique, and then He gave proofs of His uniqueness which included His knowledge and control of the future. (Isa 46:10: *I make known the end from the beginning, from ancient times, what is still to come. I say: My purpose will stand, and I will do all that I please* [NIV].)

⁵⁵Charles C. Ryrie, *Basic Theology* (Chicago: Moody Press, 1999), p.362.

riches of his grace, expressed in his kindness to us in Christ Jesus. (8) For it is by grace you have been saved, through faith - - and this not from yourselves, it is the gift of God - - (9) not by works, so that no one can boast.

Dr. Goodwin, I see how these scriptures brought to you a great comfort. I understand that God is omniscient, all knowing, knowing the end from beginning. I realize that God knew your grandson even as he was being formed in his mother's womb. I also understand that God, of His own sovereign will, elected—or chose and predestinated—your grandson Josh and all other children to salvation. These truths reveal much about the boundless grace and love of God, and can comfort us in times when a child slips away from us. Now to my second question:

BENCHMARK #2 - Is there biblical evidence for (A) *an age of accountability*, and (B) is there any biblical evidence for *children going to heaven if they die before this age is reached?*

My answer to both questions (“A” & “B”) is yes!

A. Isaiah may have had this concept in mind (an age of accountability) when he wrote:

*Isa 7:15-16 He will eat curds and honey when he knows enough **to reject the wrong and choose the right.** (16) But before the boy knows enough **to reject the wrong and choose the right,** the land of the two kings you dread will be laid waste.*

Regardless as to how one interprets Isa. 7:14-16, a principle can be seen regarding a period of time when one is unable to make moral choices.⁶ This period of time can be referred to as before *the age of moral*

⁶John MacArthur, *The MacArthur Study Bible* - footnote on Isa 7:16 “Before the promised son of Isaiah was old enough to make moral choices, . . . “

*discretion*⁷ or, as this writer prefers, *the age of accountability*.

B. It seems to me that an individual may infer from the following statements of Jesus - - small children will be in heaven.

Mt 18:1-5 *At that time the disciples came to Jesus and asked, "Who is the greatest in the kingdom of heaven?" (2) He called a little child and had him stand among them. (3) And he said: "I tell you the truth, unless you change and become like little children, you will never enter the kingdom of heaven. (4) Therefore, whoever humbles himself like this child is the greatest in the kingdom of heaven. (5) And whoever welcomes a little child like this in my name welcomes me.*

Mt 19:13-15 *Then little children were brought to Jesus for him to place his hands on them and pray for them. But the disciples rebuked those who brought them. (14) Jesus said, "Let the little children come to me, and do not hinder them, for the kingdom of heaven belongs to such as these." (15) When he had placed his hands on them, he went on from there.*

Mark 10:13-16 *People were bringing little children to Jesus to have him touch them, but the disciples rebuked them.*

⁷Kenneth L. Barker and John R. Kohlenberger III, eds., *Zondervan NIV Bible Commentary*, Vol 1, "Old Testament" (Grand Rapids: Zondervan, 1994), 1:1055.

(14) *When Jesus saw this, he was indignant. He said to them, "Let the little children come to me, and do not hinder them, for the kingdom of God belongs to such as these.*

(15) *I tell you the truth, anyone who will not receive the kingdom of God like a little child will never enter it."* (16) *And he took the children in his arms, put his hands on them and blessed them.*

C. There is an example of a small child going to heaven recorded in the Old Testament. King David prayed for his fatally ill child until the child died. Then he immediately ceased praying and uttered a statement that has resounded down through the corridors of time. The statement is, *I will go to him, but he will not return to me.* Here is the Bible's recording of this event.

2 Samuel 10:19-23 *David noticed that his servants were whispering among themselves and he realized the child was dead. "Is the child dead?" he asked. "Yes," they replied, "he is dead."*

(20) *Then David got up from the ground. After he had washed, put on lotions and changed his clothes, he went into the house of the LORD and worshiped. Then he went to his own house, and at his request they served him food, and he ate.*

(21) *His servants asked him, "Why are you acting this way? While the child was alive you fasted and wept, but now*

that the child is dead, you get up and eat!"

(22) He answered, "While the child was still alive, I fasted and wept. I thought, 'Who knows? The LORD may be gracious to me and let the child live.'

(23) But now that he is dead, why should I fast? Can I bring him back again? I will go to him, but he will not return to me."

1. The Old Testament testifies to the fact that King David went to *heaven*. David made this statement:

Ps 16:11 *You have made known to me the path of life; you will fill me with joy in your presence, with eternal pleasures at your right hand.*

2. The New Testament confirms the final resting place of David and other believers. Heb 11:13-16; 32-34; 39-40

Heb 11:13-16 *All these people were still living by faith when they died. They did not receive the things promised; they only saw them and welcomed them from a distance. And they admitted that they were aliens and strangers on earth.*

(14) People who say such things show that they are looking for a country of their own. (15) If they had been thinking of the country

they had left, they would have opportunity to return.

(16) Instead, they were longing for a better country - - a heavenly one. Therefore God is not ashamed to be called their God, for he has prepared a city for them.

Heb 11:32-34 *And what more shall I say? I do not have time to tell about Gideon, Barak, Sampson, Jephthah, David, Samuel and the prophets, (33) who through faith conquered kingdoms, administered justice, and gained what was promised; who shut the mouth of lions, (34) quenched the fury of the flames, and escaped the edge of the sword, whose weakness was turned to strength; and who became powerful in battle and routed foreign armies.*

(39-40) They were all commended for their faith, yet none of them received what had been promised. (40) God had planned something better for us so that only together with us would they be made perfect.

3. Therefore, it would follow that David's baby went to heaven.⁸

So Dr. Goodwin, it seems to me that God is clearly mindful of children and infants. He already has plans for them before they are born. Also, God is loving, merciful, and His grace is for all—even children. But beyond all of these truths, there is clear Bible

⁸⁸Geisler, *Baker Encyclopedia of Christian Apologetics*, p. 364.

evidence to believe that like David's son, your grandson Josh and countless other children and infants are in Heaven.

Allow me to refer back to a previous statement you made: "However, we must remember that the act of electing a people has to be compatible with all of His attributes." Thus, the Age of Accountability needs to be understood within the context of other truths of God's word. Please address for us some of the difficult questions that arise as we consider the salvation of infants and children.

BENCHMARK #3 - Some hard questions asked - - reasonable answers given.

A. Since the Bible declares that all human beings are born sinners (i.e., inherited depravity), and the only way to be saved is by believing (faith), how can God save children without them believing?

It can be argued that faith is a *normative* requirement for salvation, that is, it is the way God requires of all adults. However, at the same time faith may not be an *absolute* requirement for children because they *cannot* believe. In other words, there may be no inherent necessity that little children must believe in order to be saved.⁹

There is a difference in God saving people who *will not believe* and saving those who *cannot believe* - - because they are mentally and intellectually too immature to believe. Both experience and common consent inform us that young children are not morally responsible. This is why small children do not stand trial for wrongs they do. Psychologically, when they are infants and small children, their rational faculties have not even developed to discern good from evil.¹⁰

⁹Ibid.

¹⁰Ibid.

B. How are these children, before the age of accountability, saved? God saves them through the finished work of Christ. They are made (declared) righteous. One must keep in mind that the righteousness of any believer is “imputed (legal) righteousness.”

This imputed righteousness does not mean a believer becomes a perfect person in his/her behavior. The believer is *declared righteous*. The same holds true for children - - “they are declared righteous” through the finished work of Christ on the cross, just as any adult believer. However, since infants do not have the ability to believe, they are declared righteous as a result of God’s grace and election and it is not evidenced by them doing something they are unable to do - - namely, to believe.

The judicial condemnation brought by Adam was reversed, and God is free to save any and all. This being the case, there is no reason that God must condemn infants. Christ died for them too. Surely God can save them if He wishes to do so.

Romans 5:19 *For just as through the disobedience of the one man (Adam) the many were made sinners, so also through the obedience of the one man (Christ) the many will be made righteous.*

C. What is the chronological age when children become responsible?

Most theologians who hold a view similar to mine suggest the age of accountability is somewhere between four and twelve.¹¹

¹¹Ibid.

The precise age of accountability *may differ* individually, depending on the moral development of the person being examined. Perhaps it is earlier for those who are exposed to concepts of moral right and wrong earlier. Perhaps it is later for others who have not been privileged to be reared in a Christian environment. But for me, it was at the age of five.

After all – I had been reared in an everyday, almost in *everyday*, very spiritual environment. Maybe this is the reason for me coming to understand at such a young age that I needed to be born again. I do not suggest this was, or now is, the norm in most homes. To put it into street jargon, “all I knew was church!” I had been exposed to truth and understood my need for a Savior. Many people are much older than I was, when they “come of age.”

We must understand, *there is no hard and fast rule* regarding the exact age at which individuals are held accountable for being born again. But we can say - the point at which accountability occurs is - when the individual is old enough *to understand the difference* between moral right and wrong and the consequences of making moral choices.

When any individual reaches the place of knowing the difference between moral right and wrong in his development (the chronological age may differ between individuals), he must accept Christ as his personal savior to be a citizen of heaven. Jesus made it clear when speaking with Nicodemus when he said:

John 3:7 (NIV) You should not be surprised at my saying, “You must be born again.”

D. Are there any biblical terms to express this concept?

In biblical terms, when they are aware of the “law written on their hearts” (Romans 2:15).

Thus, they are morally accountable when they are old enough to know that what they do is against the moral law of God. Or, as Isaiah said, they are morally responsible when they are old enough to “to reject the wrong and choose the right” (Isa 7:15).¹²

E. These children come from where? According to Rev 5:9 they come from “every tribe and language and people and nation.”

Rev 5:9 And they sang a new song: “you are worthy to take the scroll and to open its seals, because you were slain, and with your blood you purchased men for God from every tribe and language and people and nation.”

1. This writer holds to a premillennial view of the end-times. Therefore, he interprets the Bible in a normal literal sense, even when figurative speech is used. In other words, this author interprets the Bible as literature. One must remember that even in figurative speech words still have meanings.
2. Interpreted literally, here is a picture of activity in heaven after the rapture of the church. There are people from “every tribe, language, people, and nation.”
3. This congregate would include a sampling of people from tribes, languages, and nations which no longer exist.

¹²Ibid.

4. In addition, this group of people in heaven would include a sampling of people from areas of the world (from every nation) that has not even “heard the gospel of Christ.”

5. If this is the case, then it seems to this author that only two alternatives are left.

a) Either these representatives are in heaven because God saves all people (universalism), which neither this writer nor normative historic Christianity accepts, *or*

b) maybe these around the throne include children who are in heaven because they died before reaching the *age to know moral right from wrong.*

Or as more commonly stated, these are children who are in heaven because they died before reaching the “age of accountability,” regardless as to the culture from which they came.

Dr. Goodwin, children understand many things at a very young age. I suspect that even toddlers may understand that there are consequences of breaking the laws of Mommie and Daddie. For example, when some children break “Mommie’s law” by touching something they were told not to touch, their action earns them a slap on the hand. Even the household pet dog understands when he is “in trouble” for chewing up his master's shoe, that punishment is coming, even though that punishment may be nothing more than a word of disapproval or a swat with a rolled up newspaper. But when we are discussing the Bible concept of the Age of Accountability, it seems to me that we are speaking of a higher level of comprehension than that of “breaking the law of mommie and daddie,” or of “being in trouble.”

In my thinking, the Age of Accountability involves a human being reaching the point of intellectual development where he comprehends that there is a God, and that his wrongdoing goes beyond disobeying a parent or authority figure, but involves disobeying a holy God. It is also the point at which that person understands that he needs not the forgiveness of man, but the forgiveness of God. Then he makes the decision to seek or not seek the necessary forgiveness of God.

In your own case, you reached this point of comprehension or Age of Comprehension—as I like to think of it—at the tender age of five, because your parents were pastors and you heard the Gospel preached, presented, or demonstrated in some way practically every day. But you have written, “The precise age of accountability *may differ* individually, depending on the moral development of the person being examined . . . We must understand, *there is no hard and fast rule* regarding the exact age at which individuals are held accountable for being born again.”

BENCHMARK #4 - Dr. Goodwin, does the Age of Accountability involve reaching the age at which an individual understands that his wrongdoing is actually sin, which can only be forgiven by God, and chooses to seek or not seek that forgiveness?

Mel, I think the qualifiers you use in this question would be subsumed under the statements in 3C. The statements to which I refer are: (1) the precise age of accountability *may differ* individually, depending on the moral development of the person being examined, and

(2) *there is no hard and fast rule* regarding the exact age at which individuals are held accountable for being born again. But we can say - the point at which accountability occurs is - when the individual is old enough *to understand the difference* between moral right and wrong and the consequences of making moral choices.

BENCHMARK #5 – Dr. Goodwin, in conclusion you believe that all children, regardless as to background or culture, who die before reaching the “age of accountability” are in heaven. Is this correct?

Mel, you are absolutely correct. It is my opinion, based on what we have just reviewed, that all children who die before they reach the “age of accountability” go to be with the Lord.

BENCHMARK #6 – Dr. Goodwin, what are some of the other views regarding the salvation of infants or children who die before reaching the “Age of Comprehension,” or, the “Age of Accountability.”

Mel, I really like that designation you used (*Age of Comprehension*) as a synonym for the “Age of Accountability.” I’ve never used that term to describe this subject matter. Thanks for teaching me a new descriptive term.

Now I will respond to your inquiry. The reader will notice as reading through this article, no where do we claim the Bible makes a declarative statement fully covering the point about the age of accountability. Our presentation is built upon the concept that we can *infer from Scripture* our theological position. However there are other theological positions that have been advocated throughout the Christian era. Some appear below:

- A. *Baptized Infants Only*. This view is held by sacramentalists, who believe that baptism is necessary for salvation. This is a view held by some Roman Catholics, some Lutherans, and Anglicans.¹ However, in an attempt to modify the severity of this concept, some theologians have used the Catholic idea of “baptism of desire” to solve this problem – that is, some can be saved who desired baptism but were prevented from obtaining it. But how can the desire of someone else be effective for infants?²
- B. *“Elect Infants” Only*. This view asserts that among infants only “elect” babies go to heaven. Many of those who hold this view are agnostic (don’t know) whether *some* or *all* infants are “elect.” Christians who take this view are in the covenant theology tradition.³

¹Ibid., “Infants, Salvation of”

²Ibid.

³Ibid.

- C. *Those God “Foreknows.”* According to this position, God, as an omniscient Being, foreknew which infants would have believed if they had lived long enough. God saved only those infants. The rest are lost, since they would not have believed *if* they had lived long enough to do so.⁴
- D. *All Infants.* This is the position advocated in this document.
- E. *In Limbo.* All views listed up to this point assume there are only two possible places for infants to go. Some claim there is a third place or condition – limbo. Some Roman Catholic theologians have posited limbo for babies who die unbaptized (“unsaved”). It is possible to detach limbo from a sacramental theology and simply argue that all non-elect babies go there or all babies who would not have believed had they been old enough to exercise it. However, it is to be noted that many contemporary Catholic theologians reject limbo as purely speculative.⁵
- F. *Evangelization after Death.* This position contends that infants will mature or grow up after death, at which time they will be given an opportunity to believe. Those who believe will go to heaven.

Doctor Goodwin, I can see how your study of the Age of Accountability brought you healing and comfort in the passing of your young grandson. Thank you for sharing this with us.

Readers, it is our prayer that this study will bring the same comfort, healing, and assurance to you as it has to Dr. Goodwin.

⁴Ibid.

⁵Ibid.