



73 Twenty Ministries
BIBLE STUDIES FOR THE ENTHUSIAST

BEYOND CHILDHOOD INNOCENCE: THE AGE OF ACCOUNTABILITY

EXAMINING WHAT SCRIPTURE REALLY SAYS ABOUT CHILDREN
AND SALVATION

73 TWENTY MINISTRIES

Ephesus: Unpacking the Spiritual Leadership

A TEACHING MINISTRY OF DR. ROBERT C CROWDER

73TWENTY MINISTRIES: CHARTING THE WORD, NAVIGATING FAITH

Rooted in a lifelong passion for teaching and guiding others in Biblical truth, 73Twenty Ministries is devoted to helping believers navigate the depths of Scripture with both clarity and conviction.

The name 73Twenty holds deep personal significance: it comes from my childhood home at 7320 Greenwood Boulevard in Denver, Colorado. It was here that the foundations of my faith, study, and service were first laid. With the majestic Rocky Mountains ever-present on my horizons, God's Word has been a constant guide and presence throughout my life. The logo of 73Twenty Ministries, with its three mountain peaks in gray, blue, and orange, symbolizes not only the Triune God: Father, Son, and Holy Spirit, but also the unwavering foundation of Biblical truth upon which our faith is built.

For more than twenty years, I've served as a pastor, teacher, mentor, and author, committed to making Biblical truths accessible and applicable. Through sermons, Bible studies, books, articles, and other teaching resources, 73Twenty Ministries exists to equip believers, strengthen churches, and proclaim the Gospel. Our mission is both simple and profound: to chart the Word, guiding faith, and helping others anchor their lives in Scripture.

At 73Twenty Ministries, we believe that faithful Biblical study should engage the mind, transform the heart, and shape daily life. Whether through exegetical teaching, character studies, theological exploration, or practical application, every resource is crafted to deepen understanding, strengthen conviction, and encourage obedience to God's Word.

As a ministry grounded in a conservative Baptist, dispensationalist approach, we focus on Biblical exposition, doctrinal clarity, and practical discipleship. We uphold the belief that Scripture is the authoritative, inerrant, and sufficient Word of God, and it's our privilege to help others navigate its timeless truths.

I invite you to explore the resources at 73TwentyMinistries.com and join us on this journey of discovery, growth, and unwavering faith. Together, let's stand on the mountain of God's truths and proclaim His name to every generation.

For His glory alone,

Dr. Robert C. Crowder, Th.D.

Founder, 73Twenty Ministries

BEYOND CHILDHOOD INNOCENCE: THE AGE OF ACCOUNTABILITY DEBATE

INTRODUCTION

Few doctrines are more emotional or more passionately defended than the Age of Accountability. On the one hand, to many, it is a tender mercy of God; a loving message which can bring the comfort of God's presence to mourning parents. To others, it is a sentimental hope, an expedient, comforting, but unbiblical idea.

I will be honest with you: I have always believed and defended the doctrine of the "Age of Accountability." I have spoken it to bereaved parents; I have found comfort in it myself; I have rejoiced at the thought of the tender mercy of God toward our little children. But I must also admit this: just because I want something to be true, does not make it true. The Scriptures must be the final authority in matters of faith and doctrine, and not our feelings and desires.

If the Scriptures teach the doctrine of the "Age of Accountability", then we should embrace it with thanksgiving. If they do not, we must repent and let go. Anything less would be putting our feelings above the authority of God's infallible Word.

In the study below, we will consider the biblical, theological and historical arguments on both sides of the issue. May the Lord help us handle the Scriptures rightly; weigh the counsel of good and godly theologians; and apply this most sensitive and personal issue with pastoral wisdom and love.

EXAMINING WHAT SCRIPTURE REALLY SAYS ABOUT CHILDREN AND SALVATION

Few questions trouble the heart of a Christian parent more than this: *What happens to children who die before they can understand the gospel?*

This is no mere intellectual curiosity. It is a question often asked in the valley of grief, when words seem too shallow and tears fall freely. For generations, most Baptists have found comfort in what is called the "Age of Accountability." It is the belief that God does not hold children morally responsible until they reach a certain point of moral and spiritual understanding: a number of years.

Yet recently, a number of conservative theologians have challenged the biblical basis of this doctrine. Their concern is not to diminish hope but to ensure that our comfort rests on what God has revealed. The discussion is as old as the church, but it remains as relevant as ever, for it touches both the tenderness of a parent's heart and the firmness of God's truth.

UNDERSTANDING THE DOCTRINE

The “Age of Accountability” is not a fixed number found in Scripture. Rather, it is a concept describing the point at which a child can distinguish not so much right from wrong, but recognize personal guilt before God, and respond in faith to the Lord Jesus Christ.

In Baptist life, they connect the doctrine to “believer’s” baptism. Unlike traditions that baptize infants, Baptists hold that baptism should follow a personal profession of faith. The natural question then arises: *At what point is a person able to make that profession knowingly and sincerely?*

VOICES IN SUPPORT OF THE DOCTRINE

A Traditional Baptist Understanding

The Southern Baptist Convention’s *Baptist Faith and Message* (2000) states: “As soon as they are capable of moral action, they become transgressors and are under condemnation.”¹

This reflects the belief that there is a period before a child can act with moral awareness when God does not hold them accountable in the same way as one who knowingly sins.

Many who hold this viewpoint refer to several passages:

- **David’s Confidence:** After the death of his infant son, David declared, “*I shall go to him, but he shall not return to me*” (2 Samuel 12:23). This has been understood as David expressing confidence that he would see his child again in the presence of the Lord.
- **Christ’s Love for Children:** Jesus said, “*Suffer little children, and forbid them not, to come unto me: for of such is the kingdom of heaven*” (Matthew 19:14). Supporters see here an affirmation of a child’s welcome in God’s kingdom.
- **Innocence of Early Years:** Deuteronomy 1:39 speaks of the little ones “*which in that day had no knowledge between good and evil.*”

Advocates argue that while children inherit a sinful nature (Psalm 51:5),

Psalm 51:5 Behold, I was shapen in iniquity; and in sin did my mother conceive me.

God does not impute personal guilt until they knowingly choose to rebel against His truth.

John MacArthur affirms that while Scripture does not name an exact age, God’s mercy extends to those dying before they can make a believing response to the gospel². Charles Spurgeon, in his

¹ Southern Baptist Convention. *Baptist Faith and Message*. Nashville: LifeWay Press, 2000.

sermon *Infant Salvation*, spoke with pastoral tenderness, assuring grieving parents of God's goodness toward their little ones³. PJ Wenzel notes that the Bible contains no references to infants in hell and concludes that moral accountability must begin with the ability to reason⁴.

VOICES OF CAUTION AND OPPOSITION

Stephen J. Wellum warns against building doctrine on inference where Scripture is silent, while acknowledging God's mercy toward infants. He maintains that salvation is always by grace, never by presumed innocence, and that even infants are sinners by nature (Ephesians 2:3)⁵.

Dr. Ligon Duncan goes further, stating that accountability begins at conception because original sin renders every person guilty before God from the start (Romans 5:12)⁶. His Reformed position is echoed in the Westminster Confession of Faith, which teaches that elect infants are saved by Christ through the Spirit, not by developmental exemption.⁷ Rich Lusk, writing from a covenantal perspective, grounds infant salvation in God's covenant promises rather than in an undefined age.⁸

From the Anabaptist side, Samuel Heinrich Fröhlich argued that children inherit a sinful nature but are not personally guilty until they knowingly sin.⁹ The Methodist/Wesleyan tradition teaches that Christ's atonement is "unconditionally effective" for children who die before moral responsibility.¹⁰

HISTORICAL BACKGROUND

The concept took shape in Baptist thought alongside the rise of "believer's" baptism.¹¹ Catholicism sets the "age of reason" at seven, Judaism marks responsibility at bar/bat mitzvah

² MacArthur, John. *Safe in the Arms of God: Truth from Heaven About the Death of a Child*. Nashville: Thomas Nelson, 2003.

³ Spurgeon, Charles Haddon. *Infant Salvation*. In *The Metropolitan Tabernacle Pulpit*, various sermons. London: Passmore & Alabaster, 1861–1917.

⁴ Wenzel, PJ. "The Age of Accountability and Infant Mortality." *Disciples for Life*. September 26, 2012.

⁵ Wellum, Stephen J. "The Age of Accountability: Some Biblical Reflections." *Southern Baptist Journal of Theology*, various issues. Louisville: Southern Baptist Theological Seminary.

⁶ Duncan, J. Ligon. "Is There an Age of Accountability?" Reformed Theological Seminary Resources.

⁷ Westminster Confession of Faith, Chapter 10, Section 3.

⁸ Lusk, Rich. *Paedofaith: A Primer on the Mystery of Infant Salvation and a Handbook for Covenant Parents*. Monroe, LA: Athanasius Press, 2005.

⁹ Fröhlich, Samuel Heinrich. *Writings on Original Sin and Infant Baptism*.

¹⁰ The Articles of Religion of the Methodist Church. Article XII.

¹¹ Believer's baptism is the practice, held by Baptists and other groups, of administering baptism only to those who have personally professed faith in the Lord Jesus Christ. It is grounded in New Testament examples where baptism follows repentance and belief (Acts 2:41; Acts 8:36–37; Acts 18:8), and is contrasted with the practice of baptizing infants.

(12–13), and Mormonism fixes it at eight. Baptists have generally avoided assigning a number, recognizing that maturity varies from child to child.

In the 19th and 20th centuries, high infant mortality rates made this a pressing pastoral question. Many pastors leaned on the doctrine to comfort grieving families, assuring them that God, in His mercy, receives children who die before understanding their need for salvation.

THEOLOGICAL TENSIONS

This debate is not simply about age; it is about the nature of sin, the character of God, and the way He applies redemption.

- Original Sin: Romans 5:12 declares, “*Wherefore, as by one man sin entered into the world, and death by sin; and so death passed upon all men, for that all have sinned.*” This means children are not born morally neutral; they are born in Adam.
- God’s Mercy and Justice: Luke 12:48 reminds us that God judges according to the light a person has received: “*For unto whomsoever much is given, of him shall be much required.*”
- Parental Responsibility: Proverbs 22:6 commands parents to “*Train up a child in the way he should go.*” The urgency remains, regardless of one’s view on accountability.

Critics of the doctrine warn that if there is a guaranteed period of safety before accountability, it might lessen the urgency of evangelizing children. Supporters counter that God’s mercy toward children in death does not remove our duty to teach them the gospel in life.

BIBLICAL REFLECTIONS

Several key passages often surface in this discussion:

- 2 Samuel 12:23: David’s hope after the loss of his infant son.
- Matthew 19:13–15: Jesus blessing the children.
- Romans 7:9: Paul’s statement, “*For I was alive without the law once: but when the commandment came, sin revived, and I died.*”
- Deuteronomy 1:39: Children without knowledge of good and evil.

Those who reject the doctrine caution that these verses do not, in themselves, establish a theological system, but they do reveal the tenderness of God toward the weak and helpless.

PASTORAL COUNSEL

So from the heart of a shepherd, let me say this: when Scripture is silent on the details, it speaks volumes about the character of God. He is just. He is merciful. He loves the least and the weakest. Whatever the exact mechanics of His plan for children who die before belief, they are safe in His hands, not because of innocence, but because of His grace through the finished work of Christ on the cross.

And while we rest in that hope, we are to give our children the gospel early and often. For though we cannot hasten or delay the moment of accountability, we can prepare their hearts for the Savior's call.

CONCLUSION

The "Age of Accountability" remains a debated subject among conservative Baptists. Some hold to it as a faithful inference from Scripture; others question whether it can be sustained biblically.

In the end, we may have to live with a tension: God has not revealed every detail, but He has revealed enough for us to trust Him. He is too wise to err, too loving to be unkind, and too just to act unfairly.

As Moses declared in Deuteronomy 32:4: "*He is the Rock, his work is perfect: for all his ways are judgment: a God of truth and without iniquity, just and right is he.*"

In this truth we rest, and in this truth we minister, holding both the grieving parent's hand and the inspired Word of God with equal firmness.

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 - a. 2 Samuel 12:23
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 - c. Deuteronomy 1:39
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 - e. Ephesians 2:3
 - f. Luke 12:48
 - g. Proverbs 22:6
 - h. Deuteronomy 32:4

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