Age of Accountability

Are children who die before making a profession of faith saved?

Note: Scripture used in this Bible Study is from the New King James Version.

This Bible study helps us better understand what we can expect regarding the salvation of children and babies when they die before they have an opportunity to make a profession of faith in Jesus Christ. This question also often comes up as we anticipate the Rapture. As part of preparing this study, I’ve come to understand more about my own salvation as well.

What do people mean by the term "age of accountability?"
- Most Christians would agree that it means a person who is young enough that he is not yet able to understand fully the results of his actions.

How does the "age of accountability" relate to the salvation of children?
- The teaching about the age of accountability is that until people have matured to a certain point, they are not held accountable for acting contrary to the laws of God.
- For example, a four year old child that might hit his sister over the head with a block in anger, this child is not held accountable by God because he had not yet reached an age where he is able to fully understand what he was doing.

Does the Bible teach an age of accountability?
- No, this teaching is both unbiblical and anti-Biblical.
- This teaching the wrong premise that sin must first be recognized as sin, before it is actually accountable sin.

What about the idea that children are automatically guaranteed salvation because of God’s Grace?
- While these doctrine may serve to comfort bereaved parents who have lost children, it is not Biblically validated and is against all what God has declared about the human sin condition.
- The idea that God automatically saves all children is simply a humanistic response to unfortunate events. i.e., we naturally all want to think nice things about Children.
- I believe this erroneous doctrine was used in Tim LeHaye’s popular book "Left Behind". In it, all children including all unborn children were taken in the Rapture. (While I believe that most of Tim LeHaye's doctrine was right on the money, this one was unbiblical.)

If the age of accountability doctrine is false, what is the danger in accepting it as true?
- It constrains your spiritual growth since one false doctrine usually leads to another to make it work.
- It gives parents the mistaken notion that if their child acts up or does something wrong it is OK (we see a lot of that today... "boys will be boys").
- It also may cause parents to delay sharing the gospel with their children. The problem with this is tat one delay usually leads to another and it may never happen.

Does rejecting the age of accountability doctrine mean that children who die before making a profession of faith in Christ are not saved?
Yes and no. I believe the key verse that describes who will be saved is...

1 Corinthians 7:14 - For the unbelieving husband is sanctified by the wife, and the unbelieving wife is sanctified by the husband; otherwise your children would be unclean, but now they are holy.

How does 1 Corinthians 7:14 describe which babies will be saved?
Paul appears to be saying that children in a family where at least one parent is a believer, would go to Heaven... is "clean" or "holy."

Another verse which reinforces the idea that the children of Christians who die as an infant will be with them in heaven is...

Acts 16:31 - So they said, "Believe on the Lord Jesus Christ, and you will be saved, you and your household."

How does Acts 16:31 reinforce the idea that the children of Christians who die as an infant will be with them in heaven?
The fact that your salvation will result in "your household" being saved seems to support Paul’s thought in 1Cor7:14.

Can you think of any Bible stories where God saved a household along with the head of the house?
God saved Noah and all his household when He destroyed the earth with water… Likewise, God saved Lot and his two daughters when He destroyed Sodom and Gomorrah (see 2 Peter 2:4-9).
Doesn't the idea of believers’ children being saved support the teaching that there is some age of accountability since we know that a 30-year old is not saved just because he lives at home with his Christian mother?

- No, this can't be the case because there is too much conflict between this idea and other Scripture (as we'll see in this study).
- Instead, we'll see that there is a much better way to look at the salvation of children.

Proverbs 20:11 is one verse that addresses the popular church opinion that children's sins are unaccountable because of age...

Proverbs 20:11 - "Even a child is known by his deeds, whether what he does is pure and right."

Do children sin?
Of course they do. If we finite sinful humans, can see sin in children, think what a Holy sinless God sees. Children are simply small adults, sinning just as we do.

How does Proverbs 20:11 view the concept of a child's works being pure because of an age of accountability?
Since this verse says implicitly that a child's deeds can be impure, it speaks against the doctrine of children being sinless.

How about the argument that the age of accountability just simply has to be true in order for God to be fair?
- This is an emotional argument where people don't realize that they are telling God what is and is not fair.
- That's like the pot telling the potter what is right and wrong.

Isa 29:16 - Surely you have things turned around! Shall the potter be esteemed as the clay; for shall the thing made say of him who made it, "He did not make me"? Or shall the thing formed say of him who formed it, "He has no understanding"?

Do small children lack the moral reasoning to be held accountable for sin before birth because they cannot understand their actions?

- This is a humanistic reasoning where they are leaning unto their own understanding, and not following God's Word.
- They are dealing in emotionalism, humanism, and feelings.
- In biblical terms, they are going by "what seems right in their own eyes” rather than what God says.
- The problem is not that this is not clear in scripture, the problem is man's natural tendency not to want to hear it!
- At the same time, babies who have not had an opportunity to do premeditated evil deeds will not suffer the same fate as those who have since there will be degrees of punishment...

Luke 12:47 - And that servant who knew his master's will, and did not prepare himself or do according to his will, shall be beaten with many stripes.

What kind of excuses do people make for the sin of children?
In some cases we think it's cute, or mischievous, or we call it strong willed or some other name to avoid the truth.

If we were to make an honest attempt to actually determine the age of accountability, what do you think we'd find?
We would end up having to drive the age of accountability downward to birth. At which point, we would then be in agreement with God...

Psalms 58:3-5 - The wicked are estranged from the womb; they go astray as soon as they are born, speaking lies. Their poison is like the poison of a serpent; they are like the deaf cobra that stops its ear, Which will not heed the voice of charmers, charming ever so skillfully.

But what about before birth? What does Romans 9:11 have to say about the condition of children after conception but before birth?

Romans 9:10-16
10 And not only this, but when Rebecca also had conceived by one man, even by our father Isaac
11 (for the children not yet being born, nor having done any good or evil, that the purpose of God according to election might stand, not of works but of Him who calls),
12 it was said to her, "The older shall serve the younger."
13 As it is written, "Jacob I have loved, but Esau I have hated."
14 What shall we say then? Is there unrighteousness with God? Certainly not!
15 For He says to Moses, "I will have mercy on whomsoever I will have mercy, and I will have compassion on whomsoever I will have compassion."
16 So then it is not of him who wills, nor of him who runs, but of God who shows mercy.

What determines the salvation of an unborn child per verse 11?
Looking at Romans 9:11 in context, it is God’s election which determines the salvation of an unborn child.

How is the impact of election shown in Romans 9:10-16?
God declared which one would be chosen, "Jacob I have loved, but Esau I have hated." (verse 13).

What does Romans 9:10-16 have to say about who God saves?
Those who are saved are saved by God’s sovereign will alone.

**Why then do we bother with telling people the gospel?**
- We are commanded to
- God saved us for a purpose (Eph 2:10), He blesses us by giving us a role to play in the salvation of others.
- God has made people in His image giving us a choice…
- God presents us the gift of eternal life but it does not become realized unless we receive it. “Many are called but few are chosen” (Matthew 20:16).

**What does Romans 9:11 have to say about the role of works in salvation?**
It is easy to see that works do not even enter into the question of salvation for unborn children.

**How might people use Romans 9:11 to justify the salvation of all unborn children?**
Since they have not done either good or evil. If they have not had an opportunity to do evil they think they are without sin.

**How could an unborn child be condemned if they had not done any evil?**
They may not have had an opportunity to do evil but this does not mean that they didn’t have an opportunity to think evil. Note that Jesus equated anger with murder and lust with adultery. Indeed God destroyed the earth via the Great Flood because of man’s evil thoughts…

- Genesis 6:5-7
  5 Then the LORD saw that the wickedness of man was great in the earth, and that every intent of the thoughts of his heart was only evil continually.
  6 And the LORD was sorry that He had made man on the earth, and He was grieved in His heart.
  7 So the LORD said, "I will destroy man whom I have created from the face of the earth, both man and beast, creeping thing and birds of the air, for I am sorry that I have made them."

**Does this mean that an unborn child thinks?**
Our society would have us believe that an unborn child is nothing but an undeveloped part of a woman’s body that does not become a person until he (or she) is breathing on his (or her) own.

**Can you think of any instances where unborn children demonstrated their awareness of their place in the world?**
I’m sure most mothers have stories they can tell. One from the Bible about Rebecca, Jacob and Esau is…

- Genesis 25:22-23 - But the children struggled together within her; and she said, "If all is well, why am I like this?" So she went to inquire of the LORD. And the LORD said to her: "Two nations are in your womb, two peoples shall be separated from your body; one people shall be stronger than the other, and the older shall serve the younger."

**What did the struggling between the fraternal twins Jacob and Esau in Rebecca’s womb demonstrate?**
Call it sibling rivalry or competitiveness if you want but this is sugar-coating their sin…

- Phil 2:3 - Let nothing be done through selfish ambition or conceit, but in lowliness of mind let each esteem others better than himself.

**Do you think there is any age too young for a child to be saved?**
I believe there are some people who are saved from before birth. See John the Baptist as an example from the Bible…

- Luke 1:15 - For he will be great in the sight of the Lord, and shall drink neither wine nor strong drink. He will also be filled with the Holy Spirit, even from his mother's womb.

Certainly John the Baptist demonstrated his being in touch with the Holy Spirit and responding to the joy of being so near his Savior growing in Mary’s womb…

- Luke 1:41-44 - And it happened, when Elizabeth heard the greeting of Mary, that the babe leaped in her womb; and Elizabeth was filled with the Holy Spirit…. For indeed, as soon as the voice of your greeting sounded in my ears, the babe leaped in my womb for joy.

This salvation of a child in the womb was apparent for another of God’s prophets, Jeremiah…

- Jer 1:5 - Before I formed you in the womb I knew you; before you were born I sanctified you; I ordained you a prophet to the nations.

**If a person can be saved from before birth, what does this mean for being born again?**
I believe that it is the normal sequence to be physically born prior to spiritual birth because this way we are more aware of from what God saved us. But this does not mean that in God’s sovereignty, He can make a person’s spiritual birth prior to his physical birth.

- John 3:3-5
  3 Jesus answered and said to him, "Most assuredly, I say to you, unless one is born again, he cannot see the kingdom of God."
  4 Nicodemus said to Him, "How can a man be born when he is old? Can he enter a second time into his mother's womb and be born?"
  5 Jesus answered, "Most assuredly, I say to you, unless one is born of water and the Spirit, he cannot enter the kingdom of God.

The reference to born of the water and Spirit is not physical birth then spiritual birth, it is the cleansing that comes by the blood of Christ and work of the Holy Spirit.
So what would you say to someone who says that unless you can recall a born again experience that you cannot be saved?
While probably most people can recall the occasion of their salvation, there are others who have been saved from birth and may not be able to recall a born again experience. But even these people should have a testimony of realizing God working in their lives and the blessing from responding to Him.

So since a baby can be saved from birth, does this mean that we should baptize babies?
There is nothing wrong with having a ritual to sprinkle water on babies if you recognize that it is the parents that are dedicating their child to the Lord. It does not replace the responsibility of the child to follow through in believer’s baptism as a public profession of faith by their own choice when they become aware of this command from God.

As a side note, what implications does this discussion about the salvation of the unborn have for the politicized debate over abortion?
It is pretty obvious from God’s Word that babies in the womb are living persons, not a fetus that may be destroyed as one would remove a tumor…
Ps 139:13-14 - For You formed my inward parts; you covered me in my mother's womb. I will praise You, for I am fearfully and wonderfully made; marvelous are Your works, and that my soul knows very well.

Let’s take another look at 1st Corinthians 7:14…

1 Corinthians 7:14 - For the unbelieving husband is sanctified by the wife, and the unbelieving wife is sanctified by the husband; otherwise your children would be unclean, but now they are holy.

How can children be unclean (unholy) except that they are unsaved?
- An honest look at this passage would have to lead you to the question, "If God saved all children, would God's Word say this?"
- Children are not automatically holy or saved.

So if children are not automatically saved, how do any get saved?
- I believe God will bring to faith all who He has chosen to bring to faith, because He is God and He is able to do so. (It is His sovereign right to decide.)
- God may in fact choose to save some (or maybe even most) children who die in infancy.

What relation does the age of accountability teaching have with eternal security (once saved, always saved)?

They are contradictory... One cannot go from being a saved child, to an unsaved adult. You cannot lose everlasting Life! Therefore, if you were Saved as a Child, you will still be Saved as an adult.

Why shouldn't Christians loose any sleep over their children being saved or not?
Because we know for certain that God is "just and good" and always does what is righteous and true. We should be satisfied and comfortable in that knowledge...
Rom 9:14-16 - What shall we say then? Is there unrighteousness with God? Certainly not! For He says to Moses, "I will have mercy on whom I will have mercy, and I will have compassion on whomsoever I will have compassion." So then it is not of him who wills, nor of him who runs, but of God who shows mercy.

We can take comfort in knowing, "The Lord knows those who are His" (2 Tim 2:19) since God knows "the thoughts and intents of the heart" (Hebrews 4:12). Shall not the Judge of all the earth do right? (Genesis 18:25)

What of a retarded man who is over the (supposed) age of accountability, and yet cannot understand fully his actions?
- It is the same as with children. We do not need to modify the age of accountability doctrine to accommodate "mentality accountability."
- If a retarded man will be saved, he will be saved the same way as a baby. Not by any humanistic laws, but by God's sovereign right to have compassion on whoever He will. Age or mental ability has nothing whatsoever to do with it!

Can one conclude from 1 Corinthians 7:14 that all babies from unbelieving parents who die will not be saved?
No – salvation is always a function of the mercy of God, not with family status.

Let us take a look at the pertinent Scriptures dealing with the age of accountability doctrine...

(1) We are all Born in Trespass and sin!

Psalm 51:5 - Behold, I was brought forth in iniquity, and in sin my mother conceived me.

How does Psalm 51:5 present a problem for the age of accountability doctrine?
It addresses man's sin nature. We are all sinful (in violation of God's laws) and are thus guilty before God. We are born with a nature that gives us a propensity to sin...
Ephesians 2:3 - we all... were by nature children of wrath.
What does it mean in Psalm 51:5 "in sin my mother conceived me?"
In context, this is talking about my sin, not my mother's sin:
Ps 51:4 - Against You, You only, have I sinned, and done this evil in Your sight-- that You may be found just when You speak, and blameless when You judge.

How did the human race come by this sin nature?
Sin was imputed to us in the flesh by the fall of Adam. Our sin nature was passed on to each of us genetically. As Teresa’s grandmother would say, it is an inheritance…
Romans 5:12 - Therefore, just as through one man sin entered the world, and death through sin, and thus death spread to all men, because all sinned

Who is the one man through who sin entered the world in Romans 5:12?
Adam…
1 Cor 15:21-22 - For since by man came death, by Man also came the resurrection of the dead. For as in Adam all die, even so in Christ all shall be made alive.

Why does it say in Romans 5:12 that death entered the world through sin?
Death is the consequence or penalty for sin…
Romans 6:23 - For the wages of sin is death

What proof does Romans 5:12 offer that all have sinned?
The fact that death which is the consequence of sin, passed to all men. We are all subject to death per Hebrews 9:27.

So what is the truth about who has sinned?
We are all sinners from the womb…
Romans 3:10 - As it is written: "There is none righteous, no, not one;
Romans 3:23 - for all have sinned and fall short of the glory of God

Are there any exceptions to Romans 3:10 & 3:23?
There can be no exceptions to God's law. Unlike the laws of men, the laws of God don’t bend. God didn’t say that there are none righteous except babies. Those are the thoughts of man, not of God!

What are people doing who say that there are exceptions to Romans 3:10 & 3:23?
They are compromising God’s Word and tainting it with their own flawed human understanding…
Prov 14:12 - There is a way that seems right to a man, but its end is the way of death.
People who say babies don't have any sin are lacking knowledge of God's laws and truths

What problem does John 3:18 present for the age of accountability doctrine?
John 3:18 - He who believes in Him is not condemned; but he who does not believe is condemned already, because he has not believed in the name of the only begotten Son of God.
How can a person be "condemned already" already if the first part of their life is in an automatically saved condition?

Recall where God said in Genesis 18 that if there were 10 righteous people in Sodom and Gomorrah, He wouldn't destroy them... What problem does this present for the age of accountability doctrine?
You would have to think God was lying, because if the children were automatically saved due to their immaturity, then they would be righteous in God's eyes! Not so!

What did God do at Sodom & Gomorrah?
The children were burned in the city right along with the older people. God saved only Lot and his two daughters whom He had chosen. NONE of the rest were righteous in God's sight!

What is the answer to the question Job ponders in Job 25:4?
Job 25:4 "How then can man be justified with God? or how can he be clean that is born of a woman?"
No one can be clean through their own efforts! ...Not without being chosen from the foundation of the world, born of God, and justified in Christ.

(2) Accountability!

What problem does Hebrews 9:27 present for the age of accountability doctrine?
Hebrews 9:27 - And as it is appointed for men to die once, but after this the judgment
We are all accountable before God. Even babies will face the judgment of God.
Romans 14:10 - For we shall all stand before the judgment seat of Christ.

On what will believers be judged?
Their works…
1 Corinthians 3:11-15
11 For no other foundation can anyone lay than that which is laid, which is Jesus Christ.
12 Now if anyone builds on this foundation with gold, silver, precious stones, wood, hay, straw,
13 each one's work will become clear; for the Day will declare it, because it will be revealed by fire; and the fire will test each one's work, of what sort it is.
14 If anyone's work which he has built on it endures, he will receive a reward.
15 If anyone's work is burned, he will suffer loss; but he himself will be saved, yet so as through fire.

**On what will unbelievers be judged?**

Their works…

Rev 20:11-15

11 Then I saw a great white throne and Him who sat on it, from whose face the earth and the heaven fled away. And there was found no place for them.

12 And I saw the dead, small and great, standing before God, and books were opened. And another book was opened, which is the Book of Life. And the dead were judged according to their works, by the things which were written in the books.

13 The sea gave up the dead who were in it, and Death and Hades delivered up the dead who were in them. And they were judged, each one according to his works.

14 Then Death and Hades were cast into the lake of fire. This is the second death.

15 And anyone not found written in the Book of Life was cast into the lake of fire.

**What problem does Ezekiel 18:20 present for the age of accountability doctrine?**

Ezek 18:20 - The soul who sins shall die. The son shall not bear the guilt of the father, nor the father bear the guilt of the son. The righteousness of the righteous shall be upon himself, and the wickedness of the wicked shall be upon himself.

Accountability! We are all accountable for our own sins. While we all inherited a propensity to sin from our ancestors, we are responsible for our own sins.

**How about a sin made in ignorance?** If you don't know something is a sin, can it be counted against you?

Ignorance of the law is no excuse... "but officer, I didn't see any speed limit sign" ...will hold no water with either the law or with God...

Numbers 15:28 - So the priest shall make atonement for the person who sins unintentionally, when he sins unintentionally before the LORD, to make atonement for him; and it shall be forgiven him.

Therefore even unintentional sins must be atoned for, they too must be forgiven.

**How can a person say that a baby is without sin because the baby is unaware of the law?**

Those who claim sins of ignorance in a baby are unaccountable don't understand the law.

I Jn 1:8 - If we say that we have no sin, we deceive ourselves, and the truth is not in us.

(3) **The way of Salvation!**

**What problem does Ephesians 2:8-9 present for the age of accountability doctrine?**

Eph 2:8-9 - For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast.

Salvation of all must be by Christ! We're all saved the same way, and yet the age of accountability doctrine contends that children are saved a different way (age, understanding, comprehension, or being born without sin).

**How are all people saved?**

By grace, through faith, a gift of God! A unmerited gift! Not by works, but by Grace! Not by being born, but by being born of God!

So if people are saved by grace through faith, does this mean the babies that God does save have faith?

Either God gives a baby saving faith, or that baby is never going to be saved.

**How about John 3:16... do babies have to believe in Christ to be saved?**

John 3:16 - for God so loved the world that He gave His only begotten Son, that whosoever believes in Him should not perish but have everlasting life.

God knows the heart of even a baby, either the baby responds to the faith God gives him or not.

**How do we know babies have the ability to respond to the faith God gives them?**

- Because God gives them the ability... It is like with Lazarus, God not only called him from the dead, He gave him the ability to respond and the legs to get up from the grave, and come forth. Lazarus didn't have any ability to come on his own.
- It is the Lord who saves... He called, He chose, He drew, He sanctified, He justified, He glorified.

**What problem does John 14:6 present for the age of accountability doctrine?**

John 14:6 - Jesus said to him, "I am the way, the truth, and the life. No one comes to the Father except through Me.

The fact is, there is one way of salvation, one name whereby we must be saved, and one salvation plan for all. Whether Jew or Greek, Baby or Elder, Man or Woman, White or Black, we are all saved by grace through faith in Christ!

(4) **Baby Security means Adult Security!**
What problem does John 10:28-29 present for the age of accountability doctrine?

John 10:28-29 - I give unto them eternal life, and they shall never perish, neither shall any man pluck them out of My hand.

The age of accountability doctrine conflicts with the doctrine of eternal security.

How does the age of accountability doctrine conflict with the doctrine of eternal security?

- If all babies are saved then all grown ups would be saved, because there is no loss of everlasting life once one is born again. This would mean there would be no unsaved people in the entire world since all were babies.
- Did God give babies the everlasting waters of salvation that He says we'll never thirst again, and then they reach the age of 12, and all of a sudden it's all just a temporary and they thirst again because they are now not saved?
- Does the Holy Spirit indwell babies then leaves at a certain age?

John 14:15-17 - If you love Me, keep My commandments. And I will pray the Father, and He will give you another Helper, that He may abide with you forever-- the Spirit of truth, whom the world cannot receive, because it neither sees Him nor knows Him; but you know Him, for He dwells with you and will be in you.

What problem does Hebrews 12:1-2 present for the age of accountability doctrine?

Heb 12:1-2 - let us run with endurance the race that is set before us, looking unto Jesus, the author and finisher of our faith

God does not start a work of salvation without completing it...

Phil 1:6 - being confident of this very thing, that He who has begun a good work in you will complete it until the day of Jesus Christ;

Is the eternal live with which God blesses us conditional?

God's Word speaks of eternal life, not temporary life dependant on our works or age.

(5) There is no solid Biblical support...

One of the verses most often used in justification is a comment David made about his infant child of his and Bethsheba's who died:

2 Samuel 12:23 - "But now he is dead, wherefore should I fast? Can I bring him back again? I will go to him, but he shall not return to me.

How might 2 Samuel 12:23 be used to justify the age of accountability doctrine?

The conjecture is that David knows he is going to heaven and expects to see his resurrected child there as well.

What are the reasons David might expect to see his child in heaven?

- That the child was automatically saved.
- That because David was saved, he believed that God in His sovereignty would save his child also.

Which of these two possible reasons is supported by Scripture?

The second is supported by 1 Cor 7:14 and Acts 16:31.

Are there any other possible meanings for 2 Samuel 12:23 other than David expecting to see his child in heaven?

Many believe that all David said was, "the baby has died, and someday, I will also." (Nothing more earth shattering than a simple statement that he cannot come back to life, but that David shall die as he did.)

People have used Matthew 19:14 to argue for the age of accountability. How does this verse seem to support the age of accountability teaching?

Matt 19:14 - But Jesus said, "Let the little children come to Me, and do not forbid them; for of such is the kingdom of heaven."

Since Jesus is saying that we should do nothing to prevent little children from coming to Him, that God Himself would do nothing to prevent all little children from coming to Him.

So what is the problem using Matthew 19:14 to support the age of accountability doctrine?

- We shouldn't read into a passage something that is not there. While Jesus is saying that we should not prevent a child from coming to Him, He does not say He would draw all children to Him...

Matt 20:16 – many are called but few are chosen

Therefore, not all are called

- The main point Jesus is making is that all people that come to Him must have child-like faith and humility. Jesus seized the opportunity to use the children as an object lesson.

- Paul made use of the child-like humility analogy as well: Eph 5:1 - be imitators of God as dear children.

People have used Galatians 4:1-2 to argue for the age of accountability. How do these verses seem to support the age of accountability teaching?

Gal 4:1-5
1 Now I say that the heir, as long as he is a child, does not differ at all from a slave, though he is master of all,
2 but is under guardians and stewards until the time appointed by the father.
3 Even so we, when we were children, were in bondage under the elements of the world.
4 But when the fullness of the time had come, God sent forth His Son, born of a woman, born under the law,
5 to redeem those who were under the law, that we might receive the adoption as sons.

This looks as though a child comes "of age" to the time appointed by the Father.

So what is the problem using Galatians 4:1-2 to support the age of accountability doctrine?
Take a look at the context, verse 4 speaks of the time appointed of the father as when God sent forth His Son. Note that "father" is with a little "f"; it is an analogy about a human father, not God.

So what does Galatians 4:4 makes the children who were in bondage of verse 3?
Those chosen to be God's people prior to Jesus coming.

What does the analogy mean then in verse 2 where it says the children are "under guardians and stewards until the time appointed by the father"?
Those chosen by God prior to the cross where still heirs, but had the Law, prophets and priests to supervise them until the fullness of time came and Jesus released us from that bondage.

How does Deut 1:39 appear to support the age of accountability teaching?
Deut 1:39 - Moreover your little ones and your children, who you say will be victims, who today have no knowledge of good and evil, they shall go in there; to them I will give it, and they shall possess it.

This talks like God considers little ones to be without sin since He is saying they have "no knowledge of good and evil".

So what is the problem using Deut 1:39 to support the age of accountability doctrine?
The Bible does not say that ignorance of the law is an excuse...
Rom 1:20 - For since the creation of the world His invisible attributes are clearly seen, being understood by the things that are made, even His eternal power and Godhead, so that they are without excuse.

What can a study of the salvation of children teach us about our own salvation?
• That children are saved the same way as adults, by the grace of God through the faith with which He blesses us.
• It should give us a greater appreciation for God's mercy.
• It should help us better understand and appreciate the sovereign action of God which saves us.

Isaiah 7:16 - For before the Child shall know to refuse the evil and choose the good, the land that you dread will be forsaken by both her kings.

This sounds like since children so not know to refuse evil, they can not be held accountable for this.

So what is the problem using Isaiah 7:16 to support the age of accountability doctrine?
Again, ignorance of the Law is not an excuse. If it were, we would be better off not telling people the gospel and risk their rejecting it.

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Again, ignorance of the Law is not an excuse.

How does Isaiah 7:16 appear to support the age of accountability teaching?