

## CHAPTER 16

### On Realizing the Faults of the Householder's Life

#### XVI. CHAPTER 16: ON REALIZING THE FAULTS OF THE HOUSEHOLDER'S LIFE

##### A. THE BODHISATTVA SHOULD KNOW THE FAULTS OF THE HOUSEHOLDER'S LIFE

As the bodhisattva trains in this manner, he should realize the serious faults of the householder's life. Why? If he realizes those serious faults, he might then abandon the householder's life and enter the path. Moreover, he might then be able to instruct others, make them aware of the faults of the household life, and thereby inspire them to leave the home life and enter the path.

##### B. Q: WHAT ARE THE FAULTS OF THE HOUSEHOLDER'S LIFE?

**Question:** What are the faults of the householder's life?

##### C. A: THEY ARE WELL DESCRIBED IN THIS PASSAGE FROM A SUTRA

**Response:** As stated in a sutra, the Buddha informed Ugradatta:<sup>238</sup>

The home life destroys all roots of goodness. The household is a deep forest of thorns from which it is difficult to escape. The household is a circumstance that destroys the dharmas of purity. The household is the dwelling place of all manner of bad ideation and discursion.<sup>239</sup> The household is the dwelling place of the foolish common person<sup>240</sup> unrestrained in corrupt and evil actions. The household is the place in which one dwells when carrying out every sort of unwholesome endeavor. The household is the gathering place of bad people. The household is the dwelling place of greed, hatred, and delusion. The household is the dwelling place of all forms of suffering. The household is the place where one entirely uses up all the roots of goodness established in previous lives.

When the foolish common person abides in this household, he does what should not be done, says what should not be said, and practices what should not be practiced. When he dwells herein, he slights his parents as well as his teachers and elders. He does not respect the venerable fields of merit, the *śramaṇas*, or the brahmins.

The life of the householder involves causes and conditions conducive to craving, sorrow, grief, suffering, afflictions, and the many sorts of tribulations. The home life is the circumstance in which one encounters the sufferings of harsh speech and scolding, wherein one becomes vulnerable to blades and cudgels, to being bound up and imprisoned, to being beaten, or to being subjected to [punitive]

amputations.<sup>241</sup> One fails to plant whichever roots of goodness one has not yet planted and those roots of goodness one has already planted become vulnerable to destruction.

[The householder's life] is able to cause the common person involved in these desire-related causal circumstances to fall into the wretched destinies. Causal circumstances related to hatred or delusion may also precipitate descent into the wretched destinies. [So, too], causal circumstances related to fearfulness may result in one's falling into the wretched destinies.<sup>242</sup>

The householder's life is a circumstance in which one does not maintain the aggregate (*skandha*) of the moral precepts, abandons the aggregate of meditative absorption, does not contemplate the aggregate of wisdom, does not acquire the aggregate of the liberations, and does not bring forth the aggregate of the knowledge and vision of liberation.

One is born into this householder's life, a circumstance in which parents lovingly dote on their sons, and in which one indulges affection for one's wife and children, for one's retinue, and even for one's carriages and horses. This situation encourages the proliferation of desires to the point where they become insatiable.

[The desires associated with] the householder's life are as difficult to fulfill as the ocean is as it swallows up every tributary that flows into it.

[The desires associated with] the household are as insatiable as a fire in its burning up of firewood.

The life of the householder involves ceaseless ideation and mental discursiveness that are just as continuous as the winds that blow through empty space.

The life of the householder conduces to misfortune in one's future existences just as surely as does delectable food laced with poison [surely leads to one's death].

The life of the householder, by its very nature, is linked to suffering and, in that, it is comparable to having enemies posing as close relations.

Being a householder is an obstruction, for it is able to block one's access to the path of the Āryas.

The householder's life is beset with discord arising from dispute and many different causes and conditions involving mutual opposition and conflict.

The householder's life involves much hatred associated with scolding and much censure over what is desirable versus what is detestable.

The household is impermanent. Even though it may have endured for a long time, it is bound for destruction.

The household is beset by many forms of suffering as one strives to acquire clothing, food, and so forth and then does whatever is necessary to preserve and protect them.

The householder's life is a circumstance involving much mutual doubting, just as when abiding in close proximity to thieves.

One's household is not intrinsically "mine." It is solely through inverted views and covetous attachment that, by resort to conventional designations, one claims "it exists."

The circumstance of the householder is like that of an actor who, although he may use all different sorts of make-up and costumes to present the appearance of a member of the aristocracy, before long, in but an instant, all of those adornments disappear and he resumes his role as someone who is poor and of inferior social status.<sup>243</sup>

The household is ever-changing. Once its components have come together, they are bound to fall apart and disperse.

A household is like a magical conjuration. It depends upon the mere aggregation of components and thus is devoid of any reality.

The household is like a dream. After a while, all of one's wealth and high social status are bound to be lost.

The household is like the morning dew. After a short while, it disappears entirely.

[The happiness derived from] the householder's life is like a mere drop of honey. Its flavor is extremely weak.

The household is like a thicket of thorns. As a person enjoys the taste of the objects of the five types of desire, poisonous piercings inflict injuries.

The household is analogous to a needle-beaked insect. Unwholesome ideation and discursive thought always gnaw at and consume the people within it.

Life as a householder sullies the purity of one's life. One becomes predisposed by it to engage in much cheating and deception.

The life of a householder is plagued by anxiety and worries. Thus one's mind is often muddled and confused.

The house becomes the common property of many others and it is vulnerable to destruction by [agents of] the king, thieves, floods, fires, and evil relatives.

The householder's life is freighted with many defects. It involves the commission of numerous erroneous actions. This being the case, an elder who is a lay bodhisattva should well realize the faults of the householder's life.

#### D. ALSO PRACTICE GIVING, UPHOLD PRECEPTS, AND CONTEMPLATE ALMSMEN

Next we have:

The bodhisattva should know  
 the serious faults of the householder's life.  
 He should draw close to the practice of giving  
 and skillfulness in observing moral precepts, delighting in these.

Whenever one sees any almsman,  
 he should bring forth five threefold contemplations.

The lay bodhisattva should know in this way the tribulations of the householder's life. He should adopt in practice the excellence of giving and observance of moral precepts. "Giving" refers here to relinquishing the covetous mind. "Observing moral precepts" refers to purity of physical and verbal actions. "Skillfulness" refers to skillful restraint of the sense faculties. "Delighting in these" refers to like-mindedness and exultant happiness [in the adoption of these practices].

1. FIVE THREEFOLD CONTEMPLATIONS WHENEVER SEEING AN ALMSMAN

"Five threefold contemplations" refers to five different threefold contemplations one should take up whenever encountering an almsman.

The first of the threefold contemplations is as follows:

- Contemplating [the almsman] as a good spiritual guide.<sup>244</sup>
- Contemplating [the acquisition of] great wealth in future lives.<sup>245</sup>
- Contemplating [one's giving] as assisting the realization of bodhi.<sup>246</sup>

There is yet another threefold contemplation, as follows:

- Contemplating the conquering of miserliness.
- Contemplating the relinquishing of everything.
- Contemplating striving for the acquisition of all-knowledge.<sup>247</sup>

There is yet another threefold contemplation, as follows:

- Contemplating in accordance with the teachings of the Tathāgata;
- Contemplating refraining from seeking any karmic result;<sup>248</sup>
- Contemplating the defeat of Māra.<sup>249</sup>

There is yet another threefold contemplation, as follows:

- Contemplating those who come for alms as one's own retinue.<sup>250</sup>
- Contemplating the importance of not abandoning the dharmas comprising "the means of attraction."<sup>251</sup>
- Contemplating the relinquishing of what has been wrongfully acquired.

There is yet another threefold contemplation, as follows:

- Contemplating dispassion.<sup>252</sup>
- Contemplating the cultivation of kindness.
- Contemplating non-delusion.

We should now explain this fifth of these five threefold contemplations:

Because an almsman has come, a bodhisattva may be able to diminish the three poisons. Through relinquishing some possession as a gift one may thereby bring forth the contemplation of dispassion.<sup>253</sup>

Through providing causes and conditions for the happiness of the supplicant, one's thoughts of hatred become but scant. This is cultivation of the contemplation of kindness.

If the [merit from] this act of giving is dedicated to success in the unsurpassable path, this diminishes one's deluded mind states. This is the contemplation of non-delusion.

One should understand the meaning of the other contemplations in accordance with the above explanations.

## 2. IT IS DUE TO ALMSMEN THAT ONE IS ABLE TO PERFECT THE SIX PĀRAMITĀS

Furthermore:

It is because of the almsman  
that the bodhisattva perfects the six *pāramitās*.  
For this reason, one should feel great joy  
on seeing someone who has come to seek alms.

The six *pāramitās*, [the perfections], are giving, moral virtue, patience, vigor, *dhyāna* concentration, and wisdom. It is because of the almsman that one becomes able to bring them to a state of completion. It is because he gains such benefit that, whenever a bodhisattva sees from afar that a supplicant is coming, his mind is filled with great delight and he thinks, "A walking field of merit has arrived here of his own accord. It is because of just such people as these that I shall be able to perfect the six *pāramitās*." Now, how might this be so? [Consider the following]:

When one's mind feels no miserly cherishing for the object one gives, this is *dāna pāramitā*, [the perfection of giving].

When one gives for the sake of attaining *anuttarasamyak sambodhi*, [the utmost, right, and perfect enlightenment], this is an instance of practicing *śīla pāramitā*, [the perfection of moral virtue].<sup>254</sup>

When one is able to refrain from feeling hatred toward the mendicant, this is an instance of practicing *kṣānti pāramitā*, [the perfection of patience].

When, as one is carrying out the act of giving, one refrains from reflecting on one's own resulting material scarcity while also not retreating from one's resolve, this is an instance of practicing *vīrya pāramitā*, [the perfection of vigor].<sup>255</sup>

If, in giving to an almsman, at that very time when one is presenting the gift, one's mind remains fixed [in its resolve] and does not entertain any regretfulness, this is an instance of practicing *dhyāna pāramitā*, [the perfection of meditative concentration].

By not apprehending [any inherent existence in] any dharma as one carries out an act of giving, by not seeking any karmic reward from it, and by remaining free of any attachment in this, thereby doing so after the manner of a worthy or an *ārya*,<sup>256</sup> when one then dedicates that act of giving to *anuttarasamyak sambodhi*, one's giving then becomes an instance of practicing *prajñā pāramitā*, [the perfection of wisdom].

### 3. ONE KNOWS THE BENEFITS OF GIVING AND THE FAULTS OF MISERLINESS

Furthermore:

As for the karmic results ensuing from giving the gift, he is able to know all of its various forms.  
He also knows the various faults associated with keeping it at home due to miserliness.

As for the merit acquired from the giving of the gift that has been given as well as all the serious faults associated with keeping the gift due to miserliness, the bodhisattva completely comprehends all of these matters.

#### a. Q: WHAT ARE THE MERITS OF GIVING AND FAULTS OF KEEPING THE GIFT?

**Question:** If one gives it, what sort of merit is gained by that? And if one instead keeps it at home, what fault or blame is there in that?

#### b. A: USING TRUE WISDOM, THE BODHISATTVA UNDERSTANDS AS FOLLOWS:

**Response:** The bodhisattva uses true wisdom to understand this matter in the following manner, [reflecting]:

After this gift has been given away, it is still mine [in terms of its ongoing karmic rewards]. However, if it is instead kept at home, it is not [rightfully] mine.

Once the gift has been given, it endures.<sup>257</sup> However, if it is instead kept at home, it will not endure.<sup>258</sup>

After the gift has been given, future-life happiness will follow from that. However, if it is instead kept at home, it will provide happiness only for a brief period of time.

Once the gift has been given away, there is no longer any need to be anxious about preserving and guarding it. However, if it is instead kept at home, one will continue to feel protective concern for it.

If one has already given away the gift, one's thoughts of affection for it become scant. However, if it is instead kept at home, one increases one's affection for it.

Once the gift has been given, one becomes free of [any thought of it as] “mine.” However, if it is instead kept at home, it is [still thought of as] “mine.”

Once the gift has been given, there is no [conception of] anyone to whom it belongs. However, if it is instead kept at home, there is [the conception of] someone to whom it belongs.

Once the gift has been given, one is free of concerns about it. However, if it is instead kept at home, one entertains many fears about it.

Once the gift has been given, it assists progress on the path to bodhi. However, if it is instead kept at home, it assists progress on the path of Māra.

Once the gift has been given, [the benefit from having given it] is endless. However, if it is instead kept at home, it remains finite [in its capacity to provide benefit].

Once the gift has been given, one continues to experience happiness from it. However, if it is instead kept at home, one continues to experience suffering [from one's concerns about it].

Having given the gift, one relinquishes afflictions. However, if it is instead kept at home, it increases one's afflictions.

Having given the gift, one gains great wealth and happiness. However, if it is instead kept at home, one does not gain great wealth and happiness.

Having given the gift, one has done the deed of a great man. However, if it is instead kept at home, one has done the deed of a petty man.

Having given the gift, one is praised by the Buddhas. However, if it is instead kept at home, one is praised only by fools.

#### 4. CONTEMPLATE RELATIVES AND POSSESSIONS AS LIKE MERE ILLUSIONS

Furthermore:

Regarding one's wife, sons, and retinue  
as well as one's good spiritual friends,  
one's giving of wealth, and one's animals, too—  
one should contemplate them all as mere illusory conjurations.

It is one's karma consisting of all of one's actions  
that serves as their conjuring magician.

Regarding his wife, children, and so forth, the householder bodhisattva should contemplate them as mere illusory conjurations. They are just like phenomena manifesting as illusory conjurations that merely deceive a person's eyes. It is the karma of one's actions that serves as their conjurer.

As for phenomena such as one's wife, sons, and so forth, they will all disappear before long. This is as explained in the sutras where the Buddha told the bhikshus, "All of one's actions are like an illusory conjuration that deceives and deludes foolish people for there are no genuinely-existent phenomena present there at all."

One should realize that it is because of karma that these phenomena exist. Once that karma has finally become exhausted, then they all disappear. Hence they are all like illusory conjurations. Thus one should reflect on them as follows:

5. ONE SHOULD REFLECT ON THEM ALL AS THE RESULTS OF KARMA

I am not a possession of theirs,  
nor are they possessions of mine.  
Those things and myself all belong to karma  
and exist in accordance with karmic causes and conditions.

If one carries on right contemplation in this manner,  
one should not create any bad karma.

[The bodhisattva reflects in the following manner]:

My father, mother, wife, children, relatives, fellow villagers, friends, slaves, maidservants, servant boys, guests, and such—none of them are able to save me, to be a refuge for me, or to serve as my ultimate resort. They are neither my self nor a possession of my self.

Not even the five aggregates, twelve sense bases, or eighteen sense fields constitute either a self or anything that is owned by a self. How much the less could this be so in the case of my parents, my wife, my children, or those other individuals?

Neither am I capable of serving as a savior for them, of serving as a refuge for them, or of serving as an ultimate resort for them. I too belong to my own karma and am thereby bound to accord with my karma in what I experience. They too belong to their own karma and are thereby bound to accord with their karma in what they experience.

In this connection, regarding this matter of experiencing good and bad karmic retributions, there are three bases for evaluating and assessing [this idea]:

First, it has meaningful significance.

Second, we see this in the sutras' explanations.

Third, we see this in presently manifest circumstances.

[This being the case], one should not perform even the slightest bad physical, verbal, or mental karmic deed [even when it is done] for the sake of one's parents, wife, or children.



## 6. USE THE FOLLOWING THREEFOLD CONTEMPLATIONS OF ONE'S SPOUSE

Furthermore:

Regarding a spouse,<sup>259</sup> the bodhisattva should bring forth three threefold contemplations in addition to which there are another three that are threefold, after which there are yet more sets of three that are threefold as well.<sup>260</sup>

The lay bodhisattva should take up the threefold contemplations, as below:<sup>261</sup>

The first three are as follows: One's spouse is impermanent, bound to be lost, and bound for destruction.

There are three more contemplations: One's spouse is a companion for enjoyment and laughter now, but not a companion in future lives, a companion with whom to share meals, but not a companion in the undergoing of karmic retributions, and is a companion in times of happiness, but not a companion in [future] times of suffering.

There are three more contemplations: One's spouse is an object for the contemplation of the body as unlovely,<sup>262</sup> as malodorous and filled with filth, and as loathsome.

There are three more contemplations: One's spouse is to be contemplated as an adversary, as a source of injurious anguish, and as one who stands in mutual opposition [to one's aims].

There are three more contemplations: One's spouse is to be contemplated as a *rākṣasa*, a *piśācī*, and as physically ugly.

There are three more contemplations: One's spouse is to be contemplated as a cause for falling into the hells, as a cause for falling into the animal realm, and as a cause for falling into the realm of hungry ghosts.

There are three more contemplations: One's spouse is to be contemplated as a heavy burden, as a cause of decline, and as fearsome.

There are three more contemplations: One's spouse is to be contemplated as not-self, as of no certain loyalty, and as merely borrowed.

There are three more contemplations: One's spouse is to be contemplated as the cause for generating bad physical karma, as the cause for generating bad verbal karma, and as the cause for generating bad mental karma.

There are three more contemplations: One's spouse is to be contemplated as the basis for thoughts of lust, as the basis for thoughts of hatred, and as the basis for thoughts of annoyance.

There are three more contemplations:<sup>263</sup> One's spouse is to be contemplated as manacles, as chains, and as a cangue.

- There are three more contemplations: One's spouse is to be contemplated as an obstacle to maintaining the moral precepts, as an obstacle to *dhyāna* concentration, and as an obstacle to wisdom.
- There are three more contemplations: One's spouse is to be contemplated as a deep pit, as a net-trap, and as a corral-trap.
- There are three more contemplations: One's spouse is to be contemplated as a natural disaster, as a plague, and as causing the anguish of decline.
- There are three more contemplations: One's spouse is to be contemplated as associated with karmic offenses, as a black-eared kite,<sup>264</sup> and as a disastrous hail storm.
- There are three more contemplations: One's spouse is to be contemplated as symbolic of illness, as symbolic of aging, and as symbolic of death.
- There are three more contemplations: One's spouse is to be contemplated as Māra, as the abode of Māra, and as fearsome.
- There are three more contemplations: One's spouse is to be contemplated as emblematic of worry, as emblematic of anguish, and as emblematic of weeping.
- There are three more contemplations: One's spouse is to be contemplated as a large jackal or wolf, as the *makara* sea monster, and as a huge leopard.
- There are three more contemplations: One's spouse is to be contemplated as a black venomous serpent, as the Sakhalin sturgeon,<sup>265</sup> and as the force of violent pillaging.
- There are three more contemplations: One's spouse is to be contemplated as not a savior, as not a refuge, and as not a shelter.
- There are three more contemplations: One's spouse is to be contemplated as associated with failure, as associated with retreat, and as associated with physical exhaustion.
- There are three more contemplations: One's spouse is to be contemplated as a thief, as a jailer, and as one of the minions in hell.
- There are three more contemplations: One's spouse is to be contemplated as detention, as bondage, and as a fetter.
- There are three more contemplations: One's spouse is to be contemplated as like mire, as like a flood, and as like being adrift.
- There are three more contemplations: One's spouse is to be contemplated as fetters, as a lock, and as glue.
- There are three more contemplations: One's spouse is to be contemplated as a fierce conflagration, as a spinning wheel of knives, and as a flaming torch.

There are three more contemplations: One's spouse is to be contemplated as of no benefit, as a thicket of thorns, and as noxious poison.

There are three more contemplations: One's spouse is to be contemplated as on a burial mound, as obscuring radiance, and as symbolic of desirous attachment.

There are three more contemplations: One's spouse is to be contemplated as symbolic of resentment, as symbolic of whips and cudgels, and as symbolic of swords and lances.

There are three more contemplations: One's spouse is to be contemplated as symbolic of rage, as symbolic of disputatiousness, and as symbolic of being beaten with a cudgel.

There are three more contemplations: One's spouse is to be contemplated as symbolic of proximity to what one detests, as symbolic of separation from what one loves, and as symbolic of quarrelsomeness.

To sum up what is essential: One's spouse is to be contemplated as symbolic of every sort of malodorousness, repulsiveness, and impurity, as symbolic of every sort of ruin and corruption, and as symbolic of all sorts of bad karmic roots.

Therefore, having visualized such contemplations of one's spouse and children, the lay bodhisattva should bring forth feelings of renunciation, leave behind the householder's life, cultivate goodness, and do good deeds. If one is unable to leave behind the householder's life,<sup>266</sup> one should at least refrain from creating any sort of bad karma in one's relationship with one's spouse.

#### 7. USE WISDOM TO REDUCE BIAS TOWARD ONE'S OWN CHILDREN

Additionally:

If one cherishes a preferential affection for one's children, one should then use the power of wisdom to relinquish it, and, based on [such feeling for] one's children, practice equal regard for all by which one then extends universal kindness to all beings.

If the lay bodhisattva realizes that he cherishes an especially great partiality toward his own children, he should then use the power of wisdom to reflect upon it and relinquish it. One who is possessed of the power of wisdom should reflect in this manner:

It is only once the bodhisattva develops a mind of equal regard for all that he then attains *anuttarasamyaksambodhi*. If one's mind discriminates between those who are regarded as superior and those who are regarded as inferior, then he will have no attainment of bodhi. This *anuttarasamyaksambodhi* is acquired through [realization of] the

singular characteristic of signlessness. It is not attained through discriminating on the basis of different characteristics.

Now, I am seeking the realization of *anuttarasamyaksambodhi*. If the mind of affection that I maintain toward my own children is preferentially greater than for others, then this is an instance of retaining discriminations as to who is regarded as superior and who is regarded as inferior. This does not qualify as "equal regard for all." It is just a case of making discriminations based on different characteristics and it is not a case of perceiving a singular unitary character.

If I allow this to happen, then I will remain very far from *anuttarasamyaksambodhi*. Therefore I should not bring forth a mind of preferentially greater affection for my own children.

#### 8. TAKE UP THIS THREEFOLD CONTEMPLATION OF ONE'S CHILDREN

One should then take up a threefold contemplation regarding one's own children:

First, "They are for me like thieves, for, although the Buddha has taught that one is to feel equal kindness for all, because of my preferentially greater affection for them, this has been destroyed, resulting in my failure to maintain equal regard for everyone."

Second, "They bring about the harm inflicted by thieves, for it is because of these children that roots of goodness have been destroyed and a life of great wisdom has been obstructed."

Third, "It is because of these children that I have gone against the middle-way practice of the path and do not practice in accordance with the path."

#### 9. USE THE FOLLOWING THOUGHTS TO DEVELOP EQUAL REGARD FOR ALL

Then, due to [having contemplated] one's children, one immediately takes up the practice of being equally kind toward all beings. One should then reflect in this manner:

"My children have come from some other place and I too have come from some other place. My children will go off to some different location and I too shall depart to some different location. I do not know where they shall go and they do not know where I shall go. They do not know from whence I have come and I do not know from whence they have come. These children are not my possessions. Why then do I just precipitously and for no reason develop these bonds of affection?" This is as described here:

They and I do not know of each other  
 from whence we have come or whither we shall go.  
 In what respect then are they and I such "close relatives"  
 that we conceive of each other as "mine"?

Additionally, [one should reflect]: “Throughout the course of *saṃsāra*'s beginningless cycle of births-and-deaths, all beings have previously been my children. I too have been their child. In this sphere of conditioned dharmas, there is no fixed relationship whereby this one is my child or that one is someone else's child. Why? While traveling through the six destinies of rebirth, beings take turns in serving as either the father or the child of the other.” This is as described here:

Ignorance covers over the eye of wisdom.

Time and time again, during the course of our births and deaths,  
we have gone and come, each having much that we have done,  
as each has taken turns in serving for the other as father or child.

One becomes attached through desire for the pleasures of the world,  
remaining oblivious to the existence of the supreme endeavor.

Time and time again, adversaries become each other's friends,  
and, time and time again, friends become each other's adversaries.

[One continues to reflect, as follows]:

Therefore I should adopt expedient means that compel me to refrain from feeling thoughts of either hatred or love. Why? If one has those one considers to be “good friends,” then one will always seek in many different ways to benefit them, whereas, if one has those one considers to be “adversaries,” one will always bring forth many different sorts of thoughts that cause one to refrain from benefitting them. Hence, if one retains these thoughts of hatred or love, then one will remain unable to gain a penetrating understanding of the uniform equality of all dharmas.

After death, those whose minds discriminate between those who are superior and those who are inferior are bound to be reborn in a place where wrong [practice] is prevalent, whereas, those who adhere to right practice are bound to be reborn in a place where right practice is prevalent.

Therefore, I should refrain from cultivating wrong practices. If one practices uniformly equal regard toward other beings, then one will be bound in the future to attain all-knowledge<sup>267</sup> where the uniform equality [of all things is realized].