— BRIEFING / 027 · SEPTEMBER 2026

QUIETLY WEALTHY IS NOT INVISIBLE

The most common belief ERS encounters in private households is a quiet one: targeted crime is for the famous, the flashy, and the crypto-rich. This year's residential caseload argues otherwise, and the argument deserves a fair hearing before it arrives in person.

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— 01 / THE DOWN-PROFILE SHIFT

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In one recent New York case, armed intruders forced entry into a private residence at night, restrained the occupant, and left with several hundred thousand dollars in jewelry and other valuables. We cite it without further detail because the detail is not the point. The household had no public profile, no industry fame, and no digital asset connection. It had prosperity, valuables at home, and an address in a neighborhood that says so. Cases fitting that description recur across the year's files in major metros, alongside the celebrity incidents that draw the coverage. The profile of the targeted household has widened, and the wide end is quiet money.

— 02 / FINDABLE IS THE NEW FAMOUS

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Selection does not require fame. It requires a trail, and valuables kept at home generate one continuously. Purchases at recognizable retailers. Insurance schedules and appraisals that pass through multiple hands. Social posts by any member of the household showing pieces, rooms, or occasions. Contractors, cleaners, deliveries, and trades who see interiors in the ordinary course of work. Public records that price the house and name its owners. None of these is an indiscretion; together they are a case file, and the crews working this category read exactly these sources. FBI data adds a corrective to instinct: a majority of residential burglaries occur in daytime, when houses are predictably empty and observation has had time to work.

— 03 / THE PREFERENCE THAT PROTECTS YOU

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Across interviews, prosecutions, and casework, one attacker preference is stable: crews favor targets who have not priced in the possibility. Unpriced households concentrate everything a crew wants, valuables accessible, occupants unrehearsed, detection thin, and response slow. This preference is the defender's leverage. Because selection compares candidates, a household presenting friction is not merely harder to rob; it is passed over for one that is easier. Security at this tier is substantially a relative exercise, and the relative bar in quiet neighborhoods is low.

— 04 / PRICING IT IN

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The measures that move a household out of the preferred category are layered and unexotic. Detection at the perimeter and approaches, positioned to buy time rather than record aftermath. A household protocol decided in advance: who moves where, who calls, what is said, rehearsed until it is boring. Valuables stored and insured as though someone might come for them, with the serial numbers and appraisals that make recovery and claims possible recorded before they are needed. Staff and contractor practices that limit interior visibility. And a residential assessment that examines the property the way a planner would, because the gap between how a family sees its home and how a crew sees it is where these incidents live.

— 05 / THE READ

THE READ

If the balance sheet says protected but the home says trusting, the gap is the exposure. Closing it takes an afternoon of assessment and a season of habit. The households that do so rarely learn which visits never happened, which is precisely the outcome to buy.

— 06 / SOURCES AND METHOD

SOURCES AND METHOD

This briefing uses one recent case as a deliberately minimal illustration and draws its pattern claims from the year's aggregate caseload and published federal burglary data. We exclude incident specifics that would identify or further burden victims. That exclusion is the standard, not an exception.