(msb-mib-gross-mobility) An integrated digital architecture: 1 tax, 1 dividend, 1 layer of mobility indicators

MSB/MIB: a new indicator to complement GDP and UBI in digital economies

An integrated digital architecture:
1 tax, 1 dividend, 1 layer of mobility indicators

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One-sentence proposal

I propose an integrated digital architecture:

1 tax, **1 dividend**, **1 layer of MSB/MIB indicators** based on digital traces and satisfaction signals, to complement **GDP** and **Universal Basic Income (UBI)** schemes in fully digitalized economies.

1. Context: from analog GDP to a traceable economy

In many economies, digitalization has created something that 50 years ago was unthinkable:

almost every relevant transaction leaves a **digital trace** with:

- economic value,

- identifiable sender and receiver,
- date and time (timestamp),
- a tax invoice or verifiable record.

At the same time, interest is growing in:

- **Basic Income / Universal Basic Income (UBI)**,
- “beyond GDP” indicators (wellbeing, happiness, social mobility).

However, GDP and UBI still operate **almost blind** to a key question:

> How possible is it to move people’s lives within this digital economy,
> and how **satisfying** is that mobility?

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2. Integrated digital architecture: 1 tax, 1 dividend, 1 indicators layer

The conceptual contribution of this document is a minimal architecture:

1. **A single transaction tax**
   - The act of buying/selling or transferring value is taxed in a simple way.
   - Revenue is calculated automatically from existing digital records.
2. **A single Universal Dividend (UD)**
   - A fixed share of revenue is allocated to a recurring Universal Dividend.
   - Each person sees **a single line** in their account:

     > “Universal Dividend – month X”.
3. **A single layer of mobility indicators: MSB/MIB**
   - On top of the same transactional database, we calculate:
     - **MSB (Gross Substantive Mobility)**: individual level.
     - **MIB (Gross Internal Mobility)**: territorial / national level.

- This layer does not complicate the citizen's experience; it is there to **measure and decide better**, not to punish.

The key is that **taxation, distribution and measurement** all rely on the same digital infrastructure, instead of living in separate silos.

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3. What are MSB and MIB?

MSB – Gross Substantive Mobility (individual)

MSB aims to answer:

> "Beyond how much a person earns or spends,
>
> how much does their life actually move, and with what quality is it lived?"

In simple terms, a person's MSB over a period combines:

- how many **activities and transactions** they carry out,
- what **types of activities** these are (work, health, education, leisure, care, etc.),
- with **what level of satisfaction** they are experienced (satisfaction signals).

Those satisfaction signals can be:

- **direct**: short surveys, ratings, NPS, etc.
- **indirect**: usage patterns, repetition, abandonment, text/voice.
- **biometric** (in a regulated future): stress, physiological wellbeing.

Intuitively:

- Many "stressful" or pure survival transactions → low MSB.
- Fewer transactions, but meaningful, voluntary and experienced with satisfaction → high MSB.

MIB – Gross Internal Mobility (territorial)

MIB is the **snapshot of lived mobility in a territory** (for example, a state or a country).

In simple terms, it is the aggregation of the MSBs of the resident population.

While:

- **GDP** says “how much this territory produces”,
- **MIB** seeks to say “how movable and livable life is within that territory”.

It does not aim to replace GDP, but to **place alongside GDP** an indicator that looks directly at the population’s experience of mobility.

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4. How they complement GDP and UBI

4.1. In relation to GDP

- Two territories may have **similar GDP per capita**, but:
  - one with **high MIB** (real opportunities, effective mobility),
  - another with **low MIB** (congestion, debt, defensive spending).

MIB makes it possible to distinguish:

- **Virtuous growth** (GDP that translates into lived mobility)
- from **toxic growth** (GDP that coexists with trapped lives).

4.2. In relation to UBI / Universal Dividend

A Universal Dividend can exist **without translating into real mobility** if the environment is:

- expensive,
- unsafe,
- saturated,
- or captured by debt and abusive rents.

MSB/MIB make it possible to assess:

> “With the same Universal Dividend,
>
> in which territories do people truly manage to move their lives,
>
> and in which ones do they only put out fires?”

Thus, UBI stops being just a number and becomes **a tool evaluated by its impact on lived mobility**.

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5. Simple examples of use

Example 1 – Infrastructure with a mobility criterion

- Two cities have similar GDP and receive the same Universal Dividend.
- But their MIB values are very different:
  - City A: high MIB → good combination of transport, services, leisure, education.
  - City B: low MIB → large amount of forced expenditure on commuting, debt and reactive healthcare.

The authorities decide:

- not just “more money” for B,
- but **targeted investment** in public transport, preventive healthcare or financial regulation,

and then measure how B’s MIB evolves.

Example 2 – Monitoring social crises

- A country enters a recession.
- GDP falls, but we observe that **MIB falls more sharply** among young people or single mothers.

This makes it possible to:

- anticipate hotspots of conflict,
- adjust support programs,
- evaluate whether the Universal Dividend is or is not cushioning the impact on those groups’ mobility.

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6. Conclusion

This proposal does not claim to be a closed economic theory, but rather a **simple framework** to leverage something that is already real:

- economies where almost everything is digitally recorded,
- active discussions about UBI,
- and the need to go beyond GDP.

The concrete contribution is an **integrated digital architecture**:

- **a single transaction tax**,
- **a single Universal Dividend** visible to citizens,
- **and a single layer of MSB/MIB indicators** that makes it possible to measure how much real mobility and satisfaction each unit of economic activity produces.

With this, states, institutions and societies can begin to decide not only **how much to produce and collect**, but **what kind of mobility they want to generate, and for whom**.

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English

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