Covariance @ model

@wikipedia

(1)
$$\operatorname{cov}(x, y) = \frac{1}{n} \sum_{i=1}^{n} (x_i - \bar{x})(y_i - \bar{y})$$

where $\ x$, $\ y$ are discrete variables and $\ \bar{x}$, $\ \bar{y}$ are their means