Equation 21

$$r = \frac{\sum_{j=1}^{J}\left(\overline{R}_j - \overline{R}\right)\left(\overline{C}_j - \overline{C}\right)}{\sqrt{\sum_{j=1}^{J}\left(\overline{R}_j - \overline{R}\right)^2 \sum_{j=1}^{J}\left(\overline{C}_j - \overline{C}\right)^2}}$$